



Hawaiian Financial
Federal Credit Union

Lanakila Ka Ohana I Ke alaka'ina O Ke Aloha Makamae
(Our Family Is Successful As We Are Guided By And Radiate With Love)

Belonging

MAY 2019 A NEWSLETTER FOR MEMBERS

Celebrating HIFICU at Annual Dinner 2019

82ND ANNUAL MEETING • MARCH 30, 2019 • HILTON HAWAIIAN VILLAGE

On Saturday, March 30, Hawaiian Financial FCU members convened at the Hilton Hawaiian Village for our 82nd Annual Meeting and Dinner. The meeting room was packed with almost 600 members, who listened intently while President Norman Okimoto, Board Chairman Glen Moribe and Treasurer Calvin Choy recapped the Credit Union's performance in 2018.

Our host and emcee, Augie T, arrived just in time to start handing out the door prizes, as well as a healthy dose of comedy. There was a whopping 97 prizes to give away, including gift cards to popular retail locations and restaurants, personal massagers, DNA kits, home electronic equipment, and hotel stay packages. One lucky winner walked away with the most coveted prize of all—a trip for two to Las Vegas!

And then we all adjourned to the Coral Ballrooms, where more than 1,000 members and guests enjoyed the dinner portion of the evening. As we dined on delicious Hawaiian food, we were

entertained by Christian Yrizarry (formerly of the popular group Ho'onua), who performed classics by Israel Kamakawiwo'ole, as well as some of Ho'onua's biggest hits.

Board Chairman Glen Moribe introduced the Board of Directors for 2019-2020, and outgoing Treasurer Calvin Choy was honored for his many years of service to the Credit Union.

Next up was Lehua Kalima (of Na Leo) and Shawn Pimental, who's voices blended perfectly on Hawaiian music standards, as well as soft-rock classics like "Leather and Lace."

We closed out the evening with dance music and a fantastic light show by Mystical Sounds, providing the perfect capper to another memorable evening. Mahalo to all who attended! See you next year!

For more pix: facebook.com/hificu



Shawn Pimental & Lehua Kalima



Our sumptuous Hawaiian feast



Christian Yrizarry



HIFICU President
Norman Okimoto



Members enjoying the dinner



It's boogie time!



Our emcee Augie Tulba



Chairman's Message

Aloha Members,

Thank you to each and every one of you who joined us for our Annual Meeting and Dinner at the Hilton Hawaiian Village. The event is always one of the year's highlights, and I really felt the warmth and camaraderie of our membership as we all came together to celebrate the Credit Union's continued success.

You may have noticed a good number of Credit Union staff at the event. It makes me proud to tell you that each one of them was there on a voluntary basis, wanting to ensure that the meeting and dinner went as smoothly as possible for you, our valued members.

I would also like to welcome Ken Miyasato, Gerald Noda, and William "Primo" Pimental to the Board of Directors. Having worked with them on the Board as well as on various committees through the years, I can tell you with confidence that they are a highly qualified and committed group of people who will do a tremendous job in helping to steward our Credit Union into the new year and beyond.

I look forward to everything we will achieve together.

Sincerely,
Glen Moribe, Board Chairman

MEET YOUR 2019-2020 BOARD OF DIRECTORS

At the Credit Union's annual meeting on Saturday, March 30 at the Hilton Hawaiian Village, it was announced that Ken Miyasato, Gerald Noda, and William "Primo" Pimental filled the three vacancies on the Board of Directors.

They join Board Chairman Glen Moribe, Secretary Wanda Beppu and Board members Deborah Lau Okamura and Mike Yee.



The 2019-2020 Board of Directors (from left): William "Primo" Pimental, Wanda Beppu, Gerald Noda, Ken Miyasato, Glen Moribe, Deborah Lau Okamura and Michael Yee.

Locations and Contact Information

Kalihi Branch (Main)

1138 North King St
PH: (808) 832-8700
Mon. – Thurs.: 8:30 AM to 4:00 PM
Fri.: 8:30 AM to 6:00 PM*

Airport Branch

277 Elliott St, Honolulu
PH: (808) 835-3344
Mon. – Fri.: 7:30 AM to 3:30 PM

Airport Industrial Branch

3375 Koapaka Street, Suite D-106
PH: (808) 831-0986
Mon. – Fri.: 8:30 AM to 4:30 PM

Bishop Branch

1177 Bishop St, 11th Fl (Restricted Access)
PH: (808) 521-1077
Mon./Wed./Fri.: 7:30 AM to 3:30 PM

Fort Street Branch

1032 Fort St (inside Walmart)
PH: (808) 532-5300
Mon. – Fri.: 7:30 AM to 5:00 PM
Sat.: 8:00 AM to 1:00 PM

Kaimuki Branch

1144 10th Ave, Suite 101
PH: (808) 735-6940
Mon. – Thurs.: 8:30 AM to 4:00 PM
Fri.: 8:30 AM to 6:00 PM*

Kapolei Branch

91-600 Farrington Hwy (inside Walmart)
PH: (808) 380-7280
Mon. – Fri.: 9:00 AM to 7:00 PM
Sat.: 9:00 AM to 4:00 PM

Kunia Branch

94-595 Kupuohi St (inside Walmart)
PH: (808) 671-7788
Mon. – Fri.: 9:00 AM to 7:00 PM
Sat.: 9:00 AM to 4:00 PM

Maui Branch

101 Pakaula St (inside Walmart)
PH: (808) 866-5288
Mon. – Fri.: 10:00 AM to 7:00 PM
Sat.: 10:00 AM to 4:00 PM

Mililani Branch

95-550 Lanikuhana Ave (inside Walmart)
PH: (808) 625-7179
Mon. – Fri.: 9:00 AM to 7:00 PM
Sat.: 9:00 AM to 4:00 PM

Pearl City Branch

1131 Kuala St (inside Walmart)
PH: (808) 777-3060
Mon. – Fri.: 9:00 AM to 7:00 PM
Sat.: 9:00 AM to 4:00 PM

Sheraton Waikiki Branch

2255 Kalakaua Ave, Ste 3505
Manor Wing · PH: (808) 931-8000
Mon. – Fri.: 8:00 AM to 4:00 PM
Closed: 12:00 PM to 12:45 PM

Wheeler Branch

1129 Wright Ave, Wheeler AAF
PH: (808) 624-9801
Mon. – Thurs.: 8:30 AM to 4:00 PM
Fri.: 8:30 AM to 6:00 PM*

*If Friday is a holiday, branch will observe Friday hours on the prior Thursday.

Board of Directors

Chairman: Glen Moribe
Vice Chairman: William "Primo" Pimental
Treasurer: Ken Miyasato
Secretary: Wanda Beppu
Directors: Deborah Lau Okamura, Gerald Noda, and Michael Yee

President: Norman Okimoto

Belonging Editors: Paulette Ito, Darren Soliven

Belonging is published by Hawaiian Financial FCU as a service to its members.



RATE WATCH

2.50% Annual Percentage Yield

Certificates

| | |
|------------------------------------|--------------------|
| Share Certificate (23 months)..... | 2.50% APY++ |
| Share Certificate (60 months)..... | 2.25% APY+ |
| Share Certificate (15 months)..... | 2.00% APY++ |
| Share Certificate (48 months)..... | 2.00% APY+ |
| IRA Certificate (12 months)..... | 1.31% APY+ |

VIP Money Market Accounts

| | |
|--------------------------------|-------------------|
| \$100,000.00 and over..... | 0.60% APY+ |
| \$50,000.00 — \$99,999.99..... | 0.50% APY+ |
| \$5,000.00 — \$49,999.99..... | 0.45% APY+ |

++ 5,000 MINIMUM BALANCE. *APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal. Annual Percentage Yield is accurate as of 10/16/2018, fees could reduce earnings on the account. Rates are subject to change without notice.

1.95% Annual Percentage Rate

New Auto Loans

| | |
|--|---------------------|
| 3 Years | 1.95% APR* |
| Up to 5 Years..... | as low as 2.75% APR |
| 6 and 7 Years (and longer) terms available | |

Used Auto Loans (up to 6 years old)

| | |
|--------------------|---------------------|
| 3 Years | 1.95% APR* |
| Up to 5 Years..... | as low as 2.75% APR |

Mortgage and Home Equity Loans

Call for current rates.....Market Rate

*APR=Annual Percentage Rate. Annual Percentage Yield is accurate as of 04/01/2018. Rates are subject to change without notice.

AUTO LOAN DISCLOSURE

These are the lowest APRs available. Not all will qualify for lowest rate. Your APR will be based on your creditworthiness. Payment example: A loan of \$10,000 with a 6.00% APR will have the following payment and total interest paid at the following loan terms:

| Term | No. of Payments | Monthly P&I | Total Interest Paid |
|---------|-----------------|-------------|---------------------|
| 1 Year | 12 | \$861.00 | \$326.51 |
| 2 Years | 24 | \$443.00 | \$622.60 |
| 3 Years | 36 | \$304.00 | \$923.45 |
| 4 Years | 48 | \$235.00 | \$1,226.67 |
| 5 Years | 60 | \$193.00 | \$1,539.79 |
| 6 Years | 72 | \$165.00 | \$1,860.27 |
| 7 Years | 84 | \$146.00 | \$2,169.69 |

HELOC DISCLOSURE

The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next 0.25%. The Current Variable Index Rate is current as of 07/01/2017 and will not exceed 18.00% APR. The Current Variable Index Rate has a minimum of 3.00% APR for fee simple, owner-occupied properties. The Current Variable Index Rate will be reviewed quarterly and is subject to change based on the current index. There is no minimum credit line required. The maximum credit line is the lesser of \$200,000 — 70% LTV; \$200,001 to \$250,000 — 60% LTV or \$250,001 to \$300,000 — 55% LTV. A credit up to \$500 will be given at closing to offset third-party fees such as/including: credit report, flood certification, title insurance, mortgage recording, release third-party mortgage and other legal documentation preparation. HELOC has a 5-year draw period with a 20-year amortized repayment (principal and interest). There is no transaction or other activity charges. You must carry property insurance and pay the annual taxes on the property. Rates, terms and conditions are subject to change without notice. Other terms and conditions apply. APR=Annual Percentage Rate.

CONTACT US:

Main Number: 808-832-8700
Toll-Free Number: 1-800-272-5255
AnyTime Teller: 1-877-283-4897
Lost or Stolen VISA Credit Card:
 1-800-449-7728



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NEW HIFICU DEBIT/ATM CARDS NEW LOOK, SAME GREAT FEATURES

We have begun rolling out the new **Hawaiian Financial FCU CheckCards** and **ShareCards**, with our new name and revamped look. Both cards still offer the same convenient features you've come to expect!

- Easy access to your checking account at stores and ATMs with your **CheckCard**
- Easy access to your savings account with your **ShareCard**
- 10 FREE monthly ATM transactions* at all Hawaiian Financial FCU and Bank of Hawaii ATMs.

*Transactions are withdrawals, deposits, transfers and balance inquiries.



Andrew Lloyd Webber's musical smash THE PHANTOM OF THE OPERA is returning to Hawaii with an ALL-NEW stage production! Hawaiian Financial FCU is giving away a pair of VIP tickets to the show on Thursday, August 8. Look for the entry box at any branch, or fill out the form below and send it in! See our website for official rules.



Hawaiian Financial
Federal Credit Union

THE PHANTOM OF THE OPERA
THE SPECTACULAR NEW PRODUCTION

Name: _____ Phone #: _____

Address: _____

City: _____ State: _____ Zip: _____

Mail completed entry to: PHANTOM TIX, 1138 North King St., Honolulu HI 96817



Keeping Kids Safe on Cell Phones

In the final installment of this series of articles, we provide suggestions (as put forth by the Federal Trade Commission) on keeping your child safe in today's online environment.

Decide On the Right Features and Options

Your wireless company and mobile device should give you some choices for privacy settings and child safety controls. Most carriers allow parents to turn off features like web access, texting or downloading.

Getting Smart About Smartphones

Many phones offer web access and mobile apps. If you're concerned about what your children will find online while using their phones, choose one with limited web access, or turn on internet filtering.

Familiarize Yourself with Location-based Services

Many mobile phones have GPS technology installed. Kids with these phones allow them to pinpoint where their friends are, and vice versa. Kids should be told to limit these features so they're not revealing their exact location to the world at large. Be sure to explain the downsides to letting everyone know where they are.

Password-protect Phones

A password, numeric code or fingerprint can lock a phone from intruders. Not only can this prevent "pocket dialing," but it can also keep information and photos from falling into the wrong hands.

For more information and tips, visit: ftc.gov/netcetera.

THE NEW ADVANTAGE ACCOUNT SAVINGS & CHECKING FOR TEENS

Coming this Summer, we are introducing the newly-revamped **ADVANTAGE SAVINGS** and **ADVANTAGE CHECKING** accounts, especially designed for teens, ages 13 thru 19! Keep watching our newsletter, website and social media pages for details on this exciting new program! For more information, please call the New Accounts department at 832-8700 or 1-800-272-5255.

Aloha 'Oe

Highlighted Employee



Derrick Uyeda, former Chairman of the Credit Union's Supervisory Committee, passed away on January 13, 2019. Derrick was a former executive director for Hawaiian Telcom.

Those who worked with Derrick at the phone company will no doubt remember his tremendous leadership qualities, as well as his hearty laugh and caring spirit.

He was a vital part of our Credit Union's leadership, having served as Supervisory Committee chair for many years.

President Norman Okimoto noted, "When I think of Derrick, the following comes to mind: Extremely smart, compassionate, fun loving, able to laugh at himself, enjoyed life, great husband, wonderful father, family man, inspirational leader, high integrity, caring, supportive, respectful and funny."

"Derrick was a great mentor and friend," Okimoto said. "He was an amazing Supervisory Committee Chairman for the Credit Union. Members, volunteers and staff were in good hands with Derrick. I told my senior management that to honor Derrick's legacy at the Credit Union, we need to always ask ourselves 'What would Derrick say in this situation?'"

Aloha, Derrick. Thank you for your many years of service and dedication to our Credit Union, and most of all, thank you for your friendship. You will be missed and not forgotten.



COMING THIS SPRING...

The ALL NEW Hawaiian Financial FCU Website!

Coming soon to your computer screens and mobile devices — the brand new Hawaiian Financial FCU website! Along with the all new look, it will feature many new upgrades that will make visiting our website more convenient than ever:

- A sleeker, more modern design and interface
- More intuitive and user-friendly navigation
- Customizable text display sizes for ease of viewing
- Graphics optimized for different platforms (computer, tablet, smart phones)
- Access your accounts thru HomeBranching
- Stay up to date with all the latest happenings at HIFICU
- And so much more!

New look, new great features! Here to serve your money needs... for life! Keep checking www.hificu.com!

MAKE YOURSELF AT HOME... AND MAKE IT YOUR OWN WITH HIFICU's HOME refresh LOAN

60-MONTH TERM

5.75%

ANNUAL PERCENTAGE RATE

* The interest rate includes a 0.25% discount for establishing auto-pay from a HIFICU account at the time of loan closing. The interest rate will be 0.25% higher without the discount.



Promotional rate is 6.00% APR+. Subject to approval. Other rates and terms available. Funds must be used for home improvement/refresh purposes. Rates are subject to change without notice. Maximum Loan amount is \$20,000 Payment Example: A loan of \$10,000 with a 6.00% APR will have: 12 payments of \$861 and total interest paid of \$326.51 for a one-year term; 24 payments of \$443 and total interest paid of \$622.60 for a two-year term; 36 payments of \$304 and total interest paid of \$923.45 for a three-year term; 48 payments of \$235 and total interest paid of \$1,226.67 for a four-year term; 60 payments of \$193 and total interest paid of \$1,539.79 for a five-year term; and 72 payments of \$165 and total interest paid of \$1,860.27 for a six-year term. Loan available 5/1/19 to 6/15/19. +APR = Annual Percentage Rate



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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Memorial Day — Monday, May 27

King Kamehameha Day — Tuesday, June 11

Independence Day — Thursday, July 4

WIN TICKETS TO THE PHANTOM OF THE OPERA AT THE BLAISDELL CONCERT HALL! >> See page 3 for details

HIFICU Lends a Helping Hand HAWAII FOOD BANK ANNUAL DRIVE

On Saturday, April 13, a team of HIFICU volunteers were happy to lend a hand—and a net—to help out at the Hawaii Food Bank's Annual Food drive. Our team was stationed near the Pearl City Walmart. With their nets, signs and huge smiles, they helped to collect donations of food and money from passing motorists.

Every year from January to April, the Hawaii Food Bank hosts the Food Drive event, the goal of which is to rally support and raise awareness about hunger in Hawaii. The campaign culminates on Food Drive Day, where thousands of volunteers collect canned goods and monetary donations across the state to help feed hungry residents.

This year marked the 30th anniversary of the Hawaii Food Bank's Food Drive, and they exceeded their goal of collecting one million meals! HIFICU was thrilled to be a part of such a worthy endeavor.

