



Hawaiian Financial
Federal Credit Union

Belonging

AUGUST 2019 A NEWSLETTER FOR MEMBERS

Introducing the **ADVANTAGE** Account Savings Accounts for Teens and Young Adults - including Checking!



Get your new **Advantage Savings** and add an **Advantage Checking** account for your teens and young adults! Prepare them for financial responsibility as it is one of the most important life skills for anyone to have. Equip them with the proper tools as they transition into adulthood.

LET'S GET STARTED

Our new **Advantage Savings** account (available to our members aged 13-22) lets you access our valuable services.

- Open your account with as little as \$25!
- Get **UNLIMITED** ATM transactions (at HIFICU and Bankoh ATMs)
- Earns competitive dividends
- Add an Advantage Checking with just \$5

Once you have your **Advantage Savings Account** (required) you can open your **Advantage Checking** account (available to our members aged 16-22). You will now have even greater services available to you as an account holder.

(Continued on page 4)

The *new* Website is Here!

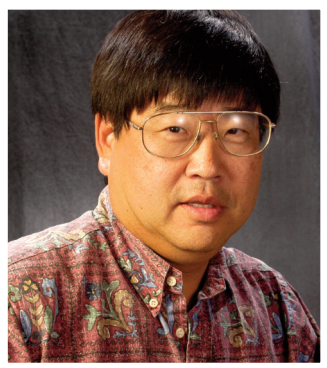
The new Hawaiian Financial FCU website is now live at www.hificu.com. Along with the brand new look, the new website features many new upgrades that will make visiting our site more convenient and useful than ever before.

The New Design

The sleeker, more modern design and interface is easier to read, and the more intuitive and user-friendly navigation makes accessing the information you're looking for a breeze!

(Continued on page 5)





Chairman's Message

Aloha Members,

One of the most rewarding things about serving as your Board Chairman is the opportunity to be a part of historic changes at the Credit Union. Your Credit Union Board and staff are constantly working to bring you additional products and services, so when the time comes to roll out something new, it is always exciting.

It makes me proud to announce our new Advantage Savings and Advantage Checking accounts, specifically designed for our members who are aged 13-22. As you take your first steps into adulthood, count on your Credit Union to be there to help you increase your financial savvy. I am also thrilled to tell you that our brand new website is now online. Aside from the new look, it has been given a top-to-bottom overhaul, which should greatly improve its functionality.

Rest assured that when a new product or service is introduced, it has been thoroughly vetted and researched behind the scenes, to ensure that it will be a worthwhile enhancement to your membership experience. We are confident that these new improvements and additions will bring you added value in taking care of all your money needs.

Sincerely,
Glen Moribe, Board Chairman

NEW FRAUD DETERRENT FINGERPRINTING ON CHECKS

The safety and security of your money is of utmost importance to us, and is at the forefront of everything we do. To that end, we have begun implementing a new procedure that is designed to help deter fraudulent activity from being conducted on Hawaiian Financial FCU checking accounts. When a guest member (who does NOT have an account with us) brings in a check written on a Hawaiian Financial FCU account to be cashed, we will require their fingerprint on the check before processing the transaction.

In addition to helping prevent fraud, this new procedure will assist in making recovery of any lost funds easier.



Please call us at 832-8700 if you have any questions about this new security procedure.

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 Kuaia 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



EQUAL HOUSING
LENDER

Federally insured by NCUA

Highlighted Employee

Those of you who frequent our Kaimuki branch will no doubt recognize the enchanting smile and sparkling eyes of Carla, our Highlighted Employee for this issue. Carla has been with the Credit Union for over four years, and began as a teller at our King Street location.

Describing herself as “funny, outspoken, and nice,” Carla spends her spare time working out at the gym and doing cardio and weight-lifting. Also, as a mother of three young boys (ages 12, 6 and 9 months), she considers “taking naps” as one of her other favorite past-time activities.

Carla is also a big fan of old Disney movies such as *Pocahontas*, *Snow White*, and *Cinderella*, and still has a collection of them on VHS tape.

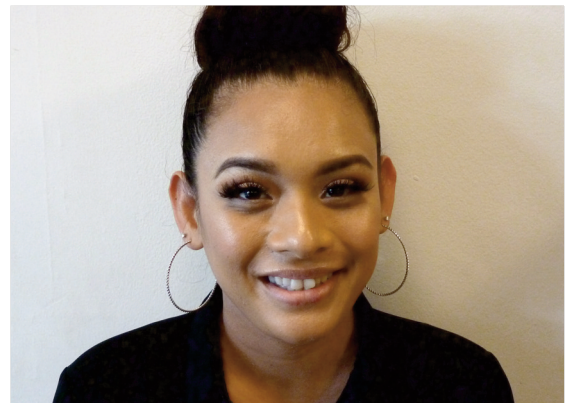
Her outgoing personality has made Carla a favorite among her co-workers, and for her the feeling is mutual. “I like coming to work and feeling like we’re family as opposed to just co-workers,” she says.

Carla’s Favorites:

Food: Pizza and Tacos

Go-To Karaoke Song: “I Don’t Wanna Miss a Thing”

Color: Turquoise and Pink



CARLA, TELLER

ADVANTAGE ACCOUNT

(Continued from page 1)



Choose from these exclusive debit card designs!

- **ATM/Debit Card**—like a plastic check, you can use your card to make purchases. You can also do an unlimited amount of ATM transactions at any Hawaiian Financial FCU or Bank of Hawaii ATM... with no charge! You also get to choose from a variety of cool card designs, exclusively for Advantage Checking Account holders.
- **Pre-Approved VISA**—Get a pre-approved VISA card for \$500.* Enjoy the purchasing power of a Visa credit card, accepted at millions of locations worldwide. *Conditions apply.
- **Free Checks**—one order of checks free every year.
- **Online and Mobile Banking**—With our Home Branching website and MyMobile app, you have 24/7 access to your Advantage Checking account. And with mobile check deposit you can deposit up to \$2,000 worth of checks per month using your smart phone.
- **Lower NSF Fees**—As you start your financial journey, you're bound to hit a few bumps in the road. Advantage Checking accounts offer lower NSF (Non-sufficient Funds) Fees than our regular checking accounts.
- **MobiMoney App**—Managing your debit card is easy with the MobiMoney app. Monitor transactions, set spending limits and even freeze your card in case of loss or theft.
- **No Monthly Fee and No Minimum Balance.**

The Advantage Checking and Savings accounts are an invaluable tool in getting teens and young adults to develop sound financial habits that will serve them well in their adult life. Start on the path to financial success by opening a HIFICU Savings and Checking account at any of our convenient branch locations. You can even apply online at www.hificu.com, or use the handy application on this page.

Call us at 832-8700 for more information about the Advantage Account.

ADVANTAGE



Savings



Checking

APPLICATION

\$25 opening deposit

\$5 opening deposit

I want (✓) the following service: ☐ Debit Card ☐ Checks ☐ Credit Card

Name (N1) _____

Home Address _____

Cell # _____ Email: _____

Soc. Sec. # _____ Date of Birth _____

Mother's Maiden Name _____

Eligibility for Membership _____

Employer _____ Occupation _____

Name (N2) _____

Home Address _____

Home # _____ Email: _____

Work # _____ Cell # _____

Employer _____ Occupation _____

Soc. Sec. # _____ Date of Birth _____

Mother's Maiden Name _____

Eligibility for Membership _____

Name (N3) _____

Home Address _____

Home # _____ Email: _____

Work # _____ Cell # _____

Employer _____ Occupation _____

Soc. Sec. # _____ Date of Birth _____

Mother's Maiden Name _____

Eligibility for Membership _____

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

I/we hereby make application for membership in and agree to conform to the Bylaws, as amended, of Hawaiian Financial Federal Credit Union (the "Credit Union"). I/we certify that: I/we am/are within the field of membership of this Credit Union; the information provided on this application is true and correct; and my signature on this card applies to all accounts under my/our name at this Credit Union. I/we also agree to be bound to the terms and conditions of any account that I/we have in the Credit Union now or in the future.

☒ N1 _____
Signature _____ Date _____

☒ N2 _____
Signature _____ Date _____

☒ N3 _____
Signature _____ Date _____

☐ Payable Upon Death/Trustee Account

Beneficiary _____

Address _____

Under penalties of perjury, I certify that:
(1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and
(2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
(3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7), and
(4) The FACTA code(s) entered on this form (if any) indicating that I am exempt from FACTA reporting is correct.

Certification Instructions: Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

Date of Membership _____ Br _____ New _____

Opened/App'd by _____ Check Verify _____

Membership Officer _____

Age 13-22yr ENROLLMENT INFO

GUARDIAN / PARENT ACCOUNT OWNERSHIP

AUTHORIZATION

BENEFICIARY

TIN CERTIFICATION

CU USE

Application Instructions: When mailing, return the finished application with the following: 1) A copy of 1 valid U.S. government issued picture ID (eg: Driver's license, State ID, Passport, Military ID); 2) At least \$5.00* is needed to open each account. If you are opening a Share and Share Draft account, at least \$10.00 needs to be deposited.

If you have any questions, please call **New Accounts** at 832-8700. Please mail the application to: **Attn: New Accounts** Hawaiian Financial FCU, 1138 North King Street, Honolulu, HI 96817 or apply online at www.hificu.com

*Refer to our Rate & Fee Schedule for minimum balance requirements.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. Please keep in mind that we will secure this information in accordance with the Hawaiian Financial FCU Privacy Statement.

New HIFICU Website

(Continued from page 1)



Navigate our website faster with these simple icons!



Customize the text size for ease of viewing!



Looking for rates? You'll find our best ones right away on the home page!

As more people are accessing the web via smartphones and tablets, our new website is mobile responsive, so it is automatically optimized across the different platforms. This means you'll get the full functionality of our website whether you're accessing it from your home computer or on your mobile device. Of course, the website is also the gateway to your accounts thru HomeBranching and BillPayer, as well as a terrific way to stay in touch with the latest happenings at the Credit Union. Visit often at www.hificu.com.



Back-To-School Savings Tips

As summer cools down, back-to-school shopping is heating up. A Deloitte survey found that this time of year is second only to the Holiday season in terms of shopping expenditure, with the average household spending more than \$500 on school supplies. Here are some tips to get your kids back to school without breaking the bank.

Old Can Be New Again

Any quest for new school supplies should begin at home. Chances are you will come across a stockpile of new (or slightly used) items such as pencils, pens, notebooks and paper. Anything you won't have to re-purchase means more money in your pocket.

Buy in Bulk

For supplies that will need to be replenished as the school year progresses, it's a great idea to shop at wholesale stores like Costco. If you have family or friends that also have kids in school, teaming up with them to buy supplies is another great way to stretch your dollar.

Techie Tools

These days, "school supplies" can often mean pricey items like laptop computers and tablets. Fortunately, it's a great time of year for deals, as stores and manufacturers try to entice back-to-school buyers. You may also want to consider refurbished electronics, which can save you up to 40 percent. Many also come with a warranty.

Avoid Popular Properties

Most experts agree that you should avoid trendy pop culture characters on your children's school supplies. Not only do they drive the price up by 20-30%, but they can also go out of style in a hurry.

HIFICU is Here for You

We understand that this can be an expensive time and we can help you get the supplies your keiki need to succeed in their studies. You can get a personal loan with a rate as low as 5.00% APR* with a 12-month term. Applying is easy at www.hificu.com.

With a little planning, you can complete your back-to-school shopping on time and within your budget. For more tips on back to school shopping visit www.wikihow.com.

*APR = Annual Percentage Rate



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Labor Day — Monday, September 2

Columbus Day — Monday, October 14

Veterans' Day — Monday, November 11

INTRODUCING THE NEW ADVANTAGE SAVINGS AND CHECKING ACCOUNT FOR TEENS AND YOUNG ADULTS >> See page 1 for details

ESPN Sports Fest

Our Hawaiian Financial FCU crew of volunteers were at the Blaisdell Arena Exhibition Hall on Saturday, June 15 for the annual ESPN Sports Fest. The hall was jam-packed with attendees, who were there to check out the latest in sports and health-related products. Hawaiian Financial FCU was there to get the word out to the community about all the wonderful financial services we have to offer.

Hundreds of visitors tested their dexterity in our popular "Money Grab" machine. Though it was just play money inside, we gave away very real (and very awesome) prizes to the highest "grabbers." Thanks to everyone who stopped by our booth!



SCHOOL TOOLS

The Sam's Club Keeaumoku location was abuzz with activity on Saturday, June 29, where Hawaiian Financial FCU (in conjunction with Helping Hands Hawaii and KITV4) participated in the 2019 School Tools drive. The yearly event aims to collect school supplies and monetary donations for Hawaii's under-privileged children. Hawaiian Financial FCU staff volunteers brought their energy and positive vibes, handing out balloons and helping to collect donations and spread the word to shoppers. Our lovable mascots Yoko and Kalea also stopped by to lend a hand, and take pictures with their many fans. We raised over \$5,400 in cash and seven pallets of school supplies, which will be assembled into more than 1,600 kits to help our keiki get ready for the coming school year.

