



**Hawaiian Financial**  
Federal Credit Union

# Belonging

OCTOBER 2019 A NEWSLETTER FOR MEMBERS

## Take **ADVANTAGE** of our Youth Account Start Your Young Adult on the Road to Financial Independence!



*HIFICU's Advantage Savings and Checking Accounts are designed with YOUR teen and young adult in mind!*

We recently launched our new **Advantage Savings** and **Advantage Checking** accounts for teens and young adults, and the response has been tremendous! These accounts are specially designed to handle the needs and lifestyles of our high school and college-aged members (ages 13-22).

**Advantage Savings** account holders get convenient access to their money via surcharge-free ATM cards (as long as the cards are used at any HIFICU or Bank of Hawaii ATM). As teens are more tech-savvy, Advantage accounts feature FREE online banking, eStatements and mobile banking.

Our **Advantage Checking** account is ideal for students who are away from home at college. Newfound independence comes with financial responsibilities. Though tuition and books may be covered by a college student's parent, there will be a lot of incidental expenses that will require students to learn how to manage their own finances. Advantage Checking accounts come with Debit Cards (with cool, exclusive designs) and a pre-approved VISA Card that will give your student the purchasing power of a credit card accepted at millions of locations.

Advantage Checking also offers: **Free Checks, Online and Mobile Banking with Mobile Check Deposit, Lower NSF Fees, the MobiMoney App** (where you can manage your Debit Card with your phone), **No Monthly Fee** and **No Minimum Balance**. For more information or to apply, visit our website at [www.hificu.com](http://www.hificu.com).

## Save *the* Date!

**March 14, 2020 • 5:00pm - 10:00pm • Hilton Hawaiian Village**

Our 2020 Annual Meeting and Dinner is on the horizon! At the Annual Meeting, we will share about our credit union's 2019 performance and look ahead to the exciting plans we have for 2020 and beyond. We'll also be giving away over \$3,000 worth of door prizes! At our Annual Dinner, you will be treated to a delicious meal and fabulous entertainment from some of Hawaii's top musical performers. Stay tuned for more information!



*Your table is waiting... be sure to join us!*



## Chairman's Message

Aloha Members,

October is a special month for Hawaiian Financial Federal Credit Union—as well as for credit unions around the world—as we celebrate International Credit Union Day on Thursday, October 17. International Credit Union Day is observed annually to celebrate the spirit of the global credit union movement. This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted

to own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people.

This is why HIFICU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

Sincerely,  
Glen Moribe, Board Chairman

## THE HOLIDAYS ARE ALMOST HERE! HIFICU IS HERE TO HELP YOU GET READY

As the busy Holiday season approaches, keep in mind that HIFICU can be a valuable resource during that 'most wonderful time of the year.'

**Christmas Savings Accounts.** As of October 1, your Christmas Savings account funds have been transferred (as per your specifications) to your savings, checking or VIP Money Market account. If you don't have a Christmas Savings account, now is the perfect time to open one and start saving for Christmas 2020! Call 832-8700 for more information.

### Be Wary of Holiday Shopping Scams

Now that you have your shopping money, it's important to keep an eye out for scams that pop up during this time of year. One of the most popular scams is the random website that offers deep discounts on the hottest items of the season. Most experts agree that those sites are just looking to take your credit card information. The old adage still rings true today—if it looks too good to be true, it probably is. Also, when shopping online, always look for the 'https' in a retailer's website, rather than 'http.' The 's' (which stands for secure) means that all communications between your browser and the website are encrypted.



*Dive into the Holidays with HIFICU!*

### 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

## 2.00% Annual Percentage Yield

### Certificates

Share Certificate (23 months).....	<b>2.00% APY++</b>
Share Certificate (60 months).....	<b>2.25% APY+</b>
Share Certificate (15 months).....	<b>1.75% APY++</b>
Share Certificate (48 months).....	<b>2.00% APY+</b>
IRA Certificate (12 months).....	<b>1.26% APY+</b>

### VIP Money Market Accounts

\$100,000.00 and over.....	<b>0.60% APY+</b>
\$50,000.00 — \$99,999.99.....	<b>0.50% APY+</b>
\$5,000.00 — \$49,999.99.....	<b>0.45% APY+</b>

++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 .....	<b>1.95% APR*</b>
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 .....	<b>1.95% APR*</b>
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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# CELEBRATE INTERNATIONAL CREDIT UNION DAY 2019

On October 17, 2019, HIFICU will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and HIFICU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.



Stop in to your favorite HIFICU location for an exclusive Credit Union Day gift!

## SCHOOL TOOLS: BY THE NUMBERS

AMOUNT OF SCHOOL SUPPLIES COLLECTED IN OUR 2019 SCHOOL TOOLS DRIVE.

12,980  
12,980 SHEETS OF PAPER

4,568  
4,568 CRAYONS

1,500  
1,500 PENCIL POUCHES

1,240  
1,240 PENCILS

1,000  
1,000 FOLDERS

1,000  
1,000 INDEX CARDS

296  
296 ERASERS

159  
159 SPIRAL NOTEBOOKS

AND MUCH MORE! MAHALO TO ALL WHO DONATED!

# CU SCHOOL

## Wheeler Elementary Students Learn about Credit Unions

School was in session at HIFICU's Wheeler branch from September 18-20, as students from Wheeler Elementary visited us to learn about banking and credit unions. The third-graders made this special, first-ever field trip as part of their "Market Day" project, where they will start their own businesses and do everything from advertising their product or service to collecting money from customers.

HIFICU staff talked to the students about how credit unions operate, and then let them try out a few fun activities like using the money counter and counterfeit detection devices. They also did a mock deposit to see what it's like to do a transaction at a financial institution.

We hope the students had as much fun as our staff did, and wish them the best of luck on their project!



*The students were eager to learn and participate.*



*Students try out the counterfeit detector.*

## Highlighted Employee

If you have seen our advertisements in the paper, online or even at the Aloha Stadium during the UH Football games, you have seen the handiwork of Linette, our Highlighted Employee for this issue. She has been with HIFICU for four years, and works in the Marketing Department.

Her line of work requires creativity, which is why it's a good fit for her. "I've always been very artsy growing up," she says. "Always drawing and doodling, and dabbling in painting, photography, as well as music."

Linette comes from a tight-knit family, and she enjoys spending time with her parents and sister. She's also the proud aunt of two nephews and a niece. The other loves of her life are her pets, and she currently has 3 dogs, 2 cats, and aquarium fish.

Linette finds her work at the Credit Union to be fun and rewarding. "My department and coworkers are awesome. The credit union really does their best to make you feel welcome and like family."

**Food:** Sushi and Yakiniiku

**Musical Artists:** Queen, Miyavi, Eminem

**Color:** Purple




LINETTE



# HIFICU's ONLINE BILLPAYER

**It's Easy. It's Convenient.  
It's Guaranteed to Get Your  
Payment There on Time.**

Still writing checks to pay your bills? It's a great time to "check out" and think about using HIFICU's online BillPayer service! All it takes is a few mouse clicks and you can pay all your bills with ease.

Our online BillPayer is a FREE service for all *Home Branching*  users that makes it easy and convenient to pay all of your bills. All you have to do is enter the information of the company or person you want to pay, enter the amount, and schedule your payment. It's that easy!

With HIFICU's BillPayer, you can:

- Pay any company (or anyone) at any time
- Schedule bills to be paid ahead of time
- Receive eBills
- Set up automatic payments (ideal for recurring payments of the same amount)
- Transfer money to accounts at different financial institutions.

## Guaranteed On Time Payments

You can be assured that your electronic payments will be sent on the date that you need it. When your payments are processed through HIFICU BillPayer, you are protected in the unlikely event of processing delays.

Thanks to the CheckFree Guarantee, you can be assured that your electronic payments are reliable. That's because when your payments are sent through our online processor, you are protected in the unlikely event of a delay.

As long as your transaction was scheduled in accordance with BillPayer's terms and conditions, our processor will




***HIFICU's BillPayer makes paying bills, scheduling payments and transferring funds to other financial institutions a snap! Get started today!***

bear the responsibility for any late-payment-related charges (up to \$50) should a payment arrive after its due date. With the CheckFree Guarantee, you know your payment will get where it's supposed to go, on time, every time!

## Transferring Funds to Another Financial Institution

You can transfer money between your HIFICU checking and savings accounts and accounts you may have at other U.S. financial institutions.


1. Sign on to your account via *Home Branching* 
2. Click on 'Bill Payment.' This will bring up the Payment Center in a new window.
3. Click on the "Transfer Money" tab, and follow the prompts to add an external account.

To activate a non-HIFICU account for transfers, you will first need to verify ownership of your account at your other financial institution. We will send 2 micro deposits to your external bank account. Once those are received, you must verify the exact amounts we sent.

## Safe and Secure

You can rest easy that HIFICU's BillPayer feature is completely secure with state-of-the-art encryption, automatic time-outs and our multifactor authentication process providing outstanding security online.

Merchants are paid either electronically or by a check dispersed through our Central Processor on the date you select. Funds are debited directly from your HIFICU checking account.

Start using BillPayer today! If you're not currently a *Home Branching*  user, visit our website at [www.hificu.com](http://www.hificu.com), and look for the Home Branching logo.



***The CheckFree guarantee means that your online BillPayer payment will always be made on time!***

#### UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

**Columbus Day** — Monday, October 14

**Veterans' Day** — Monday, November 11

**Thanksgiving Day** — Thursday, November 28

**Christmas Day** — Wednesday, December 25

**CHECK OUT HIFICU'S ONLINE BILLPAYER! PAYING BILLS HAS NEVER BEEN EASIER! >> See page 4 for details**

## Special Discounted Rates for HIFICU Members



From now until **December 15, 2019**, Sea Life Park is offering the following special discounted rates to HIFICU members on admission and other popular attractions like the Dolphin Royal Swim, the Dolphin Encounter and more! In order to get the admission discount, just present your HIFICU Membership Card, ATM/debit card, or HIFICU Visa Card when purchasing tickets at the ticket booth. For more information, please call (808) 259-2500.

Restrictions: One member can bring up to 50 friends/family for admission and up to 4 for the Dolphin Interactive Programs. Transportation not included. Not to be combined with any other offer. For the swim programs, members must call first and mention their Hawaiian Financial Federal Credit Union membership to receive the rate, then provide proof of Credit Union membership upon arrival to the park. For the general admission ticket, no prior reservation is needed.

## FREE HOLIDAY MONEY ENVELOPES AND 2020 CALENDARS



**Holiday Money Envelopes.** Cash always makes for a great Holiday gift, and putting it in a festive HIFICU money envelope helps brighten it up even more!

**2020 Pocket Planners.** Need a handy planner to keep track of your appointments and other important dates in 2020? We've got you covered.

Money envelopes and pocket planners will be available starting **November 29** at all HIFICU branches.

Limit five (5) money envelopes, and limit one (1) pocket planner per member.