



Belonging

JANUARY 2020 A NEWSLETTER FOR MEMBERS

HIFICU CELEBRATES THE YEAR OF THE RAT

The Chinese horoscope for 2020 indicates that the Year of the Rat will be a time for living in the moment and will bring with it some truly exceptional memories. To celebrate, we're ringing in the new year with our exclusive 'Year of the Rat' savings banks. This adorable and festive new bank is sure to be a popular item!

The 'Year of the Rat' bank is yours FREE, when you open a Kids Club account with at least \$100. Hawaiian Financial FCU's Kids Club accounts are an ideal way for your keiki (ages 12 and under) to learn the importance of saving. By using a tiered structure that rewards higher savings levels with fun merchandise and prizes, your kids will take an active interest in tracking their money. Kids Club members also receive a quarterly newsletter and a special birthday surprise!

To open a Kids Club account, visit your nearest Hawaiian Financial FCU branch or apply online at www.hificu.com.



Open a KIDS CLUB Account with:	And you receive:
\$25	KIDS CLUB Luggage Tag
\$100	EXCLUSIVE Year of the Rat Bank KIDS CLUB Luggage Tag
\$200	KIDS CLUB Lunch Tote EXCLUSIVE Year of the Rat Bank KIDS CLUB Luggage Tag
\$500	25 KIDS CLUB Tokens KIDS CLUB Lunch Tote EXCLUSIVE Year of the Rat Bank KIDS CLUB Luggage Tag



\$10⁸⁸

Get a **YEAR OF THE RAT Bank** for just **\$10.88** at any HIFICU branch

AVAILABLE THRU FEBRUARY 29. HURRY IN!

2020 ANNUAL MEETING & DINNER

Dining • Dancing • Door Prizes • Don't miss it! Reserve your tickets today!

SEE PAGE 5 FOR MORE DETAILS.





Chairman's Message

Aloha Members,

I hope your Holiday season was a blessed one. Here at your Credit Union, we are looking forward to taking care of all your financial needs in 2020 and beyond.

Even though the Holidays are now behind us, there is still much to celebrate. It's almost time for our biggest event of the year—our 2020 Annual Meeting and Dinner. Those of

you who have attended these dinners know to expect a memorable evening of great food, fun and entertainment. I look forward to seeing you all at the Hilton Hawaiian Village on March 14.

A new year brings with it a time of reflection. As always, I am grateful for the opportunity to serve you, our valued members. To my fellow Board and Committee members, as well as HIFICU staff, I would like to say what a privilege it is to work alongside such a talented, dedicated group of people.

Sincerely,
Glen Moribe
Board Chairman

Treat Yourself to Your Maximum Refund AND A CHANCE TO WIN \$25K

Treat yourself to a stress-free tax season! Hawaiian Financial Federal Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast. Start TurboTax today for free and be entered to win! Visit this link to begin:

<https://www.hificu.com/turbotax>



Tax Return Tip: Getting a refund? Choose direct deposit and use HIFICU's routing number—**321379070**—to get your money faster!

Visit turbotax.intuit.com/tp/yo/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

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

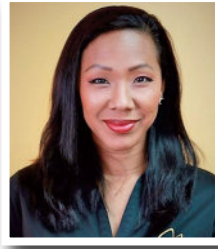
President: Norman Okimoto

Belonging Editors: Paulette Ito,
Darren Soliven

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

FREE TAX WORKSHOP

with Lisa Wells of
My Personal CPA



Lisa

Tax time is now upon us and for many, it can be a stressful time of year. As always, HIFICU is here to help. Through our partnership with INPAC Wealth Solutions, we are offering a FREE tax workshop on the following date:

• **Saturday, February 15th at 9:00 am**

The workshop will cover many tax-related topics, including:

- An overview of 2018 Tax Reform and changes
- Choosing the right items to gather for your tax return
- Tax filing accuracy
- Saving money through credits and deductions

This workshop will be held at INPAC's downtown Honolulu offices, located at:

**1001 Bishop Street, Suite 2300
Honolulu, HI 96813**

Refreshments will be served. If you are interested in attending this workshop, call Carey Takahashi at (808) 784-4006, or email carey@dreamplanlive.com by February 13th.

Highlighted Employee

With her joyful laugh and bubbly personality, you're sure to recognize Diane—our Highlighted Employee for this issue—if you frequent our Mililani or Wheeler Branches. Diane came to the Credit Union in 2015 and works in the teller department.

Describing herself as “constantly laughing and cracking up,” she exudes an aura of happiness and positivity wherever she goes.

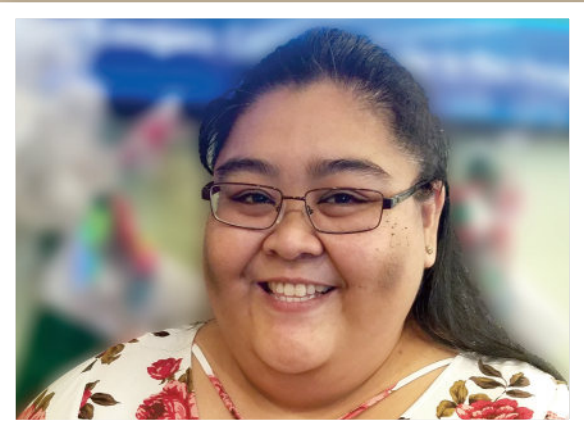
In her spare time, one of Diane's favorite activities is going to the movies, which she does about two to five times a month. “I love well-rounded movies that encompass all of what makes a movie great,” she says. “Movies with the perfect mix of comedy, action, and bringing back memories that relate to my own personal experience or have some kind of life lesson are the best kind to watch.”

Diane's favorite part about working at Hawaiian Financial FCU is the people, including her co-workers and members alike. “They never fail to bring a smile to my face, or get me to bust out laughing.”

Food: Any kind of chicken!

Musical Artists: Queen and Bruno Mars

Actor/Actress: Hugh Jackman and Jennifer Lawrence



DIANE

CUTTING THE CLUTTER

Doing some Spring cleaning? Here's how long the IRS recommends you keep the following documents.

CREDIT UNION STATEMENTS	3 YEARS	RECEIPTS FOR ANYTHING ITEMIZED ON TAX RETURNS	3 YEARS
PAYCHECK STUBS	1 YEAR	TAX RETURNS	3 YEARS
UTILITY BILLS	1 YEAR	IF CLAIMING A HOME OFFICE DEDUCTION	3 YEARS

For more detailed information about record keeping, visit www.IRS.gov.

IT'S ALMOST TIME! MAKE PLANS TO JOIN US!

2020 ANNUAL MEETING & DINNER



LIVE MUSIC BY
TASTE OF HARMONY



ALSO APPEARING LIVE
KA MOMI



**SATURDAY
March 14, 2020**

**HILTON HAWAIIAN VILLAGE
Coral Ballroom**

**ANNUAL MEETING
(FOR MEMBERS ONLY)**

**5:00 PM
Coral Ballroom 1**

**ANNUAL DINNER
6:00 PM**

Tickets go on sale at all branches starting on **January 3, 2020 through February 14, 2020.**

How to purchase tickets:

In Person: Just come in to any branch on or after January 3, 2020. Please provide the names of each member and non-member that will be attending. Payments can only be made by cash, transfer, credit union check, or with VISA.

By Mail: Members may mail the form below to secure their seats. Members will be assigned to the best seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

By Fax: Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

RESERVE YOUR ADVANCE TICKETS Simply fill out the form and fax, mail or bring in to any branch.

Members (M) \$25 Non-Members (NM): \$40

1. Table Captain M NM 2. _____ M NM

3. _____ M NM 4. _____ M NM

5. _____ M NM 6. _____ M NM

7. _____ M NM 8. _____ M NM

9. _____ M NM 10. _____ M NM

Stage	
A	B
C	D

Indicate which area you would like to sit:

A B

C D

_____ My signature _____ Date

Seats Needed _____

Please debit my account.

Acct. No: _____ Savings

Phone No: _____ Checking

TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Hilton Hawaiian Village parking pass!

1138 N King St · Honolulu, HI 96817 · MAIN: (808) 832-8700 · FAX: (808) 832-8721

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on
the following days:

Dr. Martin Luther King Jr. Day — Monday, January 20

Presidents' Day — Monday, February 17

Good Friday — Friday, April 10

IT'S ALMOST TIME FOR THE 2020 ANNUAL MEETING AND DINNER!
JOIN US AT OUR BIGGEST EVENT OF THE YEAR! >> See page 5 to sign up

New HIFICU Member Benefit INPAC WEALTH SOLUTIONS

We are excited to announce that we have partnered with **INPAC Wealth Solutions** to offer financial planning services to our members. INPAC will also be hosting FREE financial workshops, the first of which will cover tax-related topics and issues (see page 4 for workshop date, time and location info). Future workshops will cover a range of topics such as estate planning, Medicare, home ownership and investing. Though many of us understand the importance of (and the need for) long-term strategizing, we are often preoccupied with day-to-day concerns, and financial planning is something we all too easily put off until "later." These workshops can be an important first step on the path to your financial future.

Since 2013, INPAC has been providing kama'aina with top notch wealth management and financial planning services. They understand that not all investors are the same, and offer customized solutions to meet every client's specific needs. They have offices on Oahu, the Big Island, Maui and Kauai.

To find out more about the services INPAC can offer you, call them at **(808) 784-4001** or visit **www.dreamplanlive.com**.



Investment and Insurance products are not NCUA/NCUASIF insured and are not guaranteed by HIFICU, or any Federal Government Agency. These investments and insurance products may involve investment risk, including possible loss of principal. Securities and investment advisory services offered through SagePoint Financial, Inc., member FINRA (www.FINRA.org) & SIPC (www.SIPC.org) and a registered investment advisor. Insurance services offered through INPAC Wealth Solutions and is not affiliated with SagePoint Financial, Inc. or registered as a broker-dealer or investment advisor.

RATE WATCH

1.65% Annual Percentage Yield

Share Certificate (23 months).....	1.65% APY ++
Share Certificate (15 months).....	1.35% APY ++
Share Certificate (48 months).....	1.75% APY+
IRA Certificate (12 months).....	1.01% 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 12/01/2019, 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 12/01/2019. 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

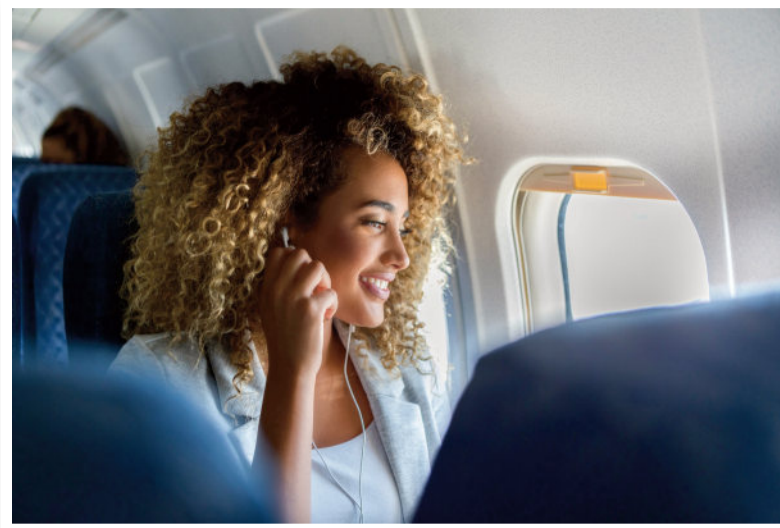
The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next 0.25%. The Current Variable Index Rate is current as of 12/31/2019 and will not exceed 18.00% APR. The Current Variable Index Rate has a minimum 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



Federally insured by NCUA



VISA ONLINE 'TRAVEL NOTES' USE YOUR HIFICU VISA ON THE ROAD

If you plan to use your HIFICU Visa Card while traveling you can now inform us by using the 'Travel Notes' feature in Visa Online. Here's how to do it:

1. From our homepage (www.hificu.com) click on the Visa Account tab in the upper right hand corner.

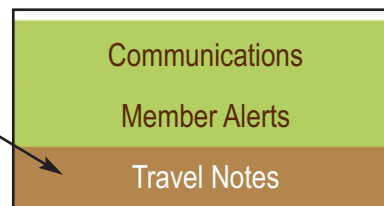


2. Once you're logged in to the Visa Online page, click on the 'Communications' tab on the right;

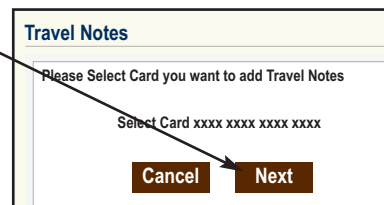


3. Select 'Travel Notes' from the drop down menu;

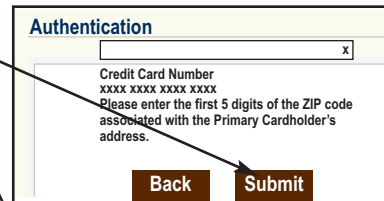
4. You will then be prompted to select the HIFICU Visa Card you wish to use. Select the desired card, click on 'Next.'



5. You will then be asked to enter the last 4 digits of the Primary Cardholder's Social Security Number, and then the zip code of the Primary Cardholder's address. Click 'Submit.'



6. Enter your trip information (departure and return dates, destination).



You will then see a screen indicating that your trip info has been noted. You will then be able to use your HIFICU Visa Card while you're away. For further assistance, please call us at 832-8700.

