



Hawaiian Financial
Federal Credit Union

Belonging

APRIL 2020 A NEWSLETTER FOR MEMBERS

HAWAIIAN FINANCIAL FCU 2020 ANNUAL MEETING

Normally, this front page of the Spring newsletter would contain a flashy recap of the events of our Annual Meeting and Dinner, the biggest event of the year for our Credit Union. However, due to circumstances surrounding the virus pandemic and with the health and safety of our members in mind, we concluded that the prudent course of action would be to cancel the dinner and hold an abbreviated meeting with no door prizes being given out. This shortened meeting was held at the Hilton Hawaiian Village Coral Ballroom on Saturday, March 14.

Though it was much smaller in scale, there was still good news to report as Board Chairman Glen Moribe informed the meeting attendees that the CU remains in strong financial health. He also noted that the Credit Union once again received national recognition as the only Hawaii credit union to be in DepositAccounts.com's list of the top 200 healthiest banks and credit unions in America. HIFICU received an A+ Health Rating and ranked an impressive number 13 out of 5,460 credit unions in the nation. We should all be proud of this collective accomplishment.

He also recognized Credit Union employees who reached milestone years in 2019. It was also announced that Calvin Choy and Glen Moribe had filled the two vacancies on our Board of Directors.

Mahalo to the members who attended this year's meeting, and to all who signed up to attend the dinner. We appreciate your support of the credit union. We would also like to thank all our valued partners who generously donated door prizes and the Hilton, who also have been affected by the pandemic.



Above: Board Chairman Glen Moribe addresses the attendees of the scaled down meeting.

The full 2019 Annual Report can be viewed on our website at www.hificu.com.



We have scheduled next year's dinner for **March 27, 2021**, and look forward to seeing you all then.



INPAC WEALTH SOLUTIONS SEMINARS Postponed Until Further Notice

Our successful seminars will be temporarily put on hold as we ensure the health and safety of our members and community. INPAC is still available by phone and can be reached at (808) 784-4001. If you already registered for a future seminar, you will be contacted when that topic is rescheduled. Thank you for your patience and understanding.



Chairman's Message

Aloha Members,

To put it mildly, these are uncertain times. The COVID-19 pandemic has caused a great deal of disruption to our everyday lives to an extent that many of us have not experienced before. It's a rapidly evolving situation that we are learning to navigate right alongside you. At your Credit Union, we are just as committed to your health and well-being as we are to the safety and soundness of your funds.

To that end, we have put a COVID-19 response team in place, and we are taking measures to ensure that our branches are clean and safe for you as we remain open to take care of all your money needs. Should you choose to limit your activities outside of your home, we have online and mobile banking options for your convenience (see page 5 for more details).

With all the obstacles that this situation has placed before us, access to your funds and to financial services should not be one of them. We are well prepared to help you meet your ohana's needs. HIFICU remains committed to you, our valued members, and we are more than confident that we will persevere through these challenging times together.

Sincerely,
Glen Moribe
Board Chairman

ELECTRONIC FILING & DIRECT DEPOSIT GET YOUR TAX REFUND FASTER

If you expect to be getting a tax refund from the IRS, there are ways to ensure that you receive your funds as quickly as possible. The universal rule is that you'll speed up the time it takes for the IRS to review your return—thereby shortening the wait time for your refund—if you file electronically. According to the IRS, about nine out of 10 e-filed returns are processed in 21 days or less. In addition to online filing, you'll want to opt for direct deposit of your refund instead of a paper check.

Get Your Tax Refund by Direct Deposit

About 80% of taxpayers use electronic filing and direct deposit to receive their refunds faster. Depending on when you file your return, you could receive your money in as little as 10 days. The IRS can deposit the refund in a checking, savings, or retirement account. Look for the section on your tax return to request direct deposit.



Using the Correct Routing Number

Be sure you are specifying the correct routing number for Hawaiian Financial FCU—**321379070**—on your tax form.

Tracking Your Refund

As with a paper check refund, you can track the status of your direct deposit refund online at [irs.gov/refunds](https://www.irs.gov/refunds).

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: Calvin Choy,
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

1.10% Annual Percentage Yield

Share Certificate (23 months).....**1.10% APY**++
 Share Certificate (15 months).....**1.00% APY**++
 IRA Certificate (12 months).....1.01% APY+

VIP Money Market Accounts

\$100,000.00 and over.....0.50% APY+
 \$50,000.00 – \$99,999.99.....0.40% APY+
 \$5,000.00 – \$49,999.99.....0.30% 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 4/01/2020, 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. 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 2/1/2020 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



COVID-19: PREPARING YOURSELF FOR THE FINANCIAL IMPACT

Due to the temporary business closures associated with the COVID-19 pandemic, thousands of people are now out of work, and facing an uncertain financial future. Here are ways you can protect your money and good credit in the short and long term.

Contacting Lenders

If making bill or loan payments on time will become a problem, it's best to reach out to lenders as early as possible to inform them about your situation. **Hawaiian Financial FCU** is offering our members payment extensions for certain loans. To request an extension, you can visit any branch and submit a short note explaining your situation. On your extension request, please include the following:

1. Name
2. Account number
3. Phone number or email address
4. A brief explanation of your situation (e.g., Due to the current pandemic, I was recently laid off and am requesting a one month extension. I understand the monthly interest is due.)
5. Your signature

You may also submit payment extension requests online by emailing info@hificu.com.

Check your Credit Reports

If your situation requires you to seek help from payment assistance programs, be aware that it can have an affect on your credit score. You'll need to regularly check your credit reports to verify all the statements are accurate and to make sure that any delinquencies have not been erroneously reported. Your credit score is an important component in your future financial opportunities.

Protecting Your Money from Scammers

Scammers often exploit the fear and uncertainty of emergencies and natural disasters to take advantage of the vulnerable. Be cautious of emails, texts, or social media posts that may be selling fake products or information about emerging coronavirus cases. The Federal Trade Commission's website (ftc.gov) offers tips on how to protect yourself from coronavirus-related scams. See page 4 more details.

COVID-19 SCAMS ARE ON THE RISE

EXCERPTED FROM AN FBI PSA FROM MARCH 20, 2020

Scammers are leveraging the COVID-19 pandemic to steal your money, your personal information, or both. Don't let them. Protect yourself and do your research before clicking on links purporting to provide information on the virus; donating to a charity online or through social media; contributing to a crowdfunding campaign; purchasing products online; or giving up your personal information in order to receive money or other benefits. The FBI advises you to be on the lookout for the following:

Fake CDC Emails. Watch out for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or other organizations claiming to offer information on the virus. Do not click links or open attachments you do not recognize. Fraudsters can use links in emails to deliver malware to your computer to steal personal information or to lock your computer and demand payment. Be wary of websites and apps claiming to track COVID-19 cases worldwide. Criminals are using malicious websites to infect and lock devices until payment is received.

Phishing Emails. Look out for phishing emails asking you to verify your personal information in order to receive an economic stimulus check from the government. While talk of economic stimulus checks has been in the news cycle, government agencies are not sending unsolicited emails seeking your private information in order to send you money. Phishing emails may also claim to be related to:

- Charitable contributions
- Fake cures and vaccines
- General financial relief
- Fake testing kits
- Airline carrier refunds

Counterfeit Treatments or Equipment. Be cautious of anyone selling products that claim to prevent, treat, diagnose, or cure COVID-19. Be alert to counterfeit products such as sanitizing products and Personal Protective Equipment (PPE), including N95 respirator masks, goggles, full face shields, protective gowns, and gloves. More information on unapproved or counterfeit PPE can be found at www.cdc.gov/niosh. You can also find information on the U.S. Food and Drug Administration website, www.fda.gov, and the Environmental Protection Agency website, www.epa.gov. Report counterfeit products at www.ic3.gov and to the National Intellectual Property Rights Coordination Center at iprcenter.gov.

The FBI is reminding you to always use good cyber hygiene and security measures. By remembering the following tips, you can protect yourself and help stop criminal activity:

- Do not open attachments or click links within emails from senders you don't recognize.
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information in response to an email or robocall.
- Always verify the web address of legitimate websites and manually type them into your browser.
- Check for misspellings or wrong domains within a link (for example, an address that should end in a ".gov" ends in ".com" instead).

Highlighted Employee

If you frequent our branch in the Fort Street Walmart, chances are you've been greeted by the engaging smile and friendly personality of Cheyenne, our Highlighted Employee for this issue.

Cheyenne has been with Hawaiian Financial Federal Credit Union since 2016, and works in our downtown location as a teller.

She describes herself as very mellow and friendly. "I may seem shy or quiet at first but it just takes getting to know me," she says. In her spare time, Cheyenne loves being outdoors, either going to the beach or hiking. Another thing she enjoys is discovering new places to eat. "I love, love, love pizza and sushi!"

In her four years at the Credit Union, Cheyenne has bonded with her co-workers, who she says are "basically my second family," as well as the members that she gets to connect and interact with every day.

Colors: Red, white and pink

Music: R&B, hip-hop, and Hawaiian reggae

Movie: A Walk To Remember

Actor/Actress: Taraji P. Henson (of 'Empire')



CHEYENNE

COVID-19: Important Info for our HIFICU Members



Stay Healthy

Hawaiian Financial Federal Credit Union is open for business and ready to service all your money needs. As a response to the COVID-19 pandemic, our priority is the health and safety of our employees and members.

Health and Safety of our employees:

- Adjust work environment to ensure proper distancing
- Enact stricter cleaning protocols
- Allow protective gear such as gloves and masks
- Continuous review of member contact and prolonged employee exposure
- Modify branch hours and/or close branches*.



***We highly encourage you to visit www.hificu.com and our social media for current credit union information.**

Health and safety of our members:

- Created a member zone and transaction zone to minimize contact
- Enacted stricter member area cleaning protocols
- Installed plexi screens at the teller counters
- Reminding members about social distancing



Members are highly encouraged to do the following:

- Conduct business remotely via: Email / Phone / Mail
- Get cash via ATMs - \$500 Daily limit
- Get cash via cash back from retail terminals
- Utilize 24/7 drop boxes at branches
- Utilize King St branch drive-thru
- Utilize Online Banking and Mobile Banking
- Make check deposits via the mail - envelopes provided
- Call ahead for longer or complicated transactions to have it ready



For members needing assistance during this pandemic, we are offering the following for a limited time:

- Waiving HIFICU and BOH ATM fees
- Waiving ShareCard & CheckCard replacement fees
- Waiving ShareCard & CheckCard PIN replacement fees
- Providing Loan Extensions - Please speak to a Loan Representative

Finally, as an added precaution we are asking our staff and members to stay home if they are not feeling well and to inform us if they have been in prolonged contact with anyone being monitored for COVID-19.

For additional information, please refer to www.hificu.com or call us at **(808) 832-8700**.



UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Memorial Day – Monday, May 25

King Kamehameha Day – Thursday, June 11

Independence Day – Friday, July 03

Annual Meeting & Dinner NEIGHBOR ISLANDS & PRIZES

As we are too aware, Hawaii and our planet is fighting to combat COVID-19. All of us are doing our part to flatten the curve with social distancing and avoiding large gatherings. Therefore we cancelled our Oahu Annual Dinner and will be **cancelling all neighbor island meetings & dinners** for 2020. However, as mentioned on the front page and showcased here on the right, we received generous donations from our valued partners—and we want YOU to have them!

Keep your eyes peeled on our website and follow our social media pages over the next few months. We will be running contests to give away the generously donated **Annual Meeting** prizes. Hopefully, it will help bring some joy to your day and a much-needed smile to your pocketbook.. Stay healthy. Stay Safe. **Good Luck!**



facebook.com/hificu
instagram.com/hificu
twitter.com/hificu

Mahalo!

TO OUR GENEROUS DONORS

Hawaiian Financial Federal Credit Union would like to send a heartfelt thank you to our valued partners listed below for their most generous donations to our 2020 Annual Meeting and Dinner.

- ALLIED SOLUTIONS ·ALOHA STATE SERVICES
- ASHFORD & WRISTON ATTORNEYS AT LAW
- BANK OF HAWAII ·COLONIAL LIFE
- CONRAD ENTERPRISES
- CONSOLIDATED THEATRES GROUP SALES
- CUNA MUTUAL INSURANCE GROUP
- EDWARD ENTERPRISES INC ·EMSS
- ESPN 1420 ·FIDELITY NATIONAL TITLE
- FINANCIAL SUPERMARKETS INC.
- FIS ·FISERV ·GET AWAY TODAY VACATIONS
- IHEART RADIO ·INPAC WEALTH SOLUTIONS
- KHON FOX 2 ·KITV4 ·KWOCK & COMPANY
- LKCS ·MCDONALD'S OF HAWAII
- MILLENNIAL VISION, INC ·SPECTRUM
- PAPA JOHN'S HAWAII ·NCR ·PSCU
- SECURE TECHNOLOGY HAWAII, INC