



Hawaiian Financial
Federal Credit Union

Belonging

JULY 2020 A NEWSLETTER FOR MEMBERS

HOW HIFICU IS COPING WITH COVID-19 TAKING CARE OF OUR MEMBERS AND STAFF

From the onset of the virus outbreak, HIFICU has remained open and ready to take care of all your money needs. If you have visited any of our branches lately, you'll have noticed the adjustments we made to ensure your health and safety (as well as that of our staff) when you come to visit us. We have also taken measures that are less visible. Here is a brief summary of what we have done:

FOR OUR MEMBERS

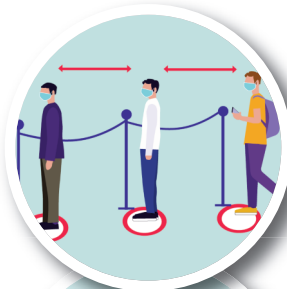
Social Distancing: We have clearly designated areas and established 'Member Zones' to ensure proper social distancing.

Plexiglass Barriers are now in place at Teller windows and other stations.

Hand Sanitizers have been deployed to all of our branches for member use.

Unlimited ATMs: We have temporarily waived HIFICU and Bankoh ATM fees to encourage remote withdrawals.

Mobile Banking: HIFICU has lowered the balance threshold requirements to encourage increased mobile check depositing.



FOR OUR STAFF

Masks have been provided to all staff, and are required for all member-facing personnel.

Social Distancing is practiced in the staff lunch areas and additional lunch areas have been provided to accommodate overflow.

Vacation/Travel Restrictions: there is a temporary ban on all staff travel.

Symptom Awareness: Staff are instructed to stay home if they or a household member is sick or exhibiting flu-like symptoms. Any staff member who is sick is required to stay home for two weeks.



CONGRATS

TO OUR PRIZE WINNERS!

Though we couldn't hold our Annual Meeting and Dinner this year, we're still celebrating HIFICU by giving away the door prizes from now until July 31! Here are our lucky winners so far! YOU could be next!

Enter at any of our branches or online at www.hificu.com.

See our social media pages for more winners

(facebook.com/hificu, twitter.com/hificu, instagram.com/hificu).

WEEK 1 WINNERS

- ★ George R. (Wailuku)
- ★ Stanley H. (Honolulu)

WEEK 2 WINNERS

- ★ Sherelyn U. (Hilo)
- ★ James P. (Pearl City)

WEEK 3 WINNERS

- ★ Amber H. (Kailua-Kona)
- ★ Serena S. (Aiea)

WEEK 4 WINNERS

- ★ Nelson M. (Hanapepe)
- ★ Amos N. (Kapolei)



Chairman's Message

Aloha Members,

With everything going on these days, we know that a lot may seem unfamiliar to you, but rest assured that HIFICU is here for you and ready to serve all your money needs as we have since 1938. See page 1 for a list of precautions we have taken to keep you and our staff safe.

Your favorite branch may look a little different now that we have implemented these safety measures, but the level of

enthusiasm and "service with aloha" from our personnel is the same as it always has been. I am proud to report that our staff's civic-mindedness has also remained unchanged, as they have lent a hand at several recent community events (page 3). We are also starting up our series of "Financial Wellness" seminars again (page 6) and are excited to bring back this added membership benefit.

Mahalo to you, our valued members, for allowing us to continue serving you, and for placing your trust in us. Let us now look forward to a brighter future, taking comfort in the knowledge that together we are indeed stronger.

Sincerely,
Glen Moribe
Board Chairman



CHANGES TO YOUR ACCOUNT EFFECTIVE JULY 1, 2020

Effective July 1, 2020, please note the following account changes pertaining to funds availability.

• **Next-Day Availability increases from \$200 to \$225.** Depending on the type of check that you deposit, funds may not be available until the second or third business day following your deposit. However, the first \$225 of your deposits may be available on the first business day.

• **Exception Holds for Large Deposits increase from \$5,000 to \$5,525.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.

• There is an emergency, such as failure of communications or computer equipment.

• **Exception Holds for New Accounts increase from \$5,000 to \$5,525.** Funds from deposits of the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day following the day of your deposit if the deposit meets certain conditions. The checks must be payable to you. If you do not make the deposit in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit. The excess over \$5,525 will be available on the ninth business day after the day of your deposit.

View the complete Funds Availability Disclosure at www.hificu.com/funds-availability or visit any of our branches for the brochure.

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
REDUCED HOURS TO ACCOMMODATE
REDUCED BUILDING PERSONNEL

Fort Street Branch

1032 Fort St (inside Walmart)
PH: (808) 532-5300
Mon. – Fri.: 8:00 AM to 4:00 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.: 10:00 AM to 6:00 PM*
Sat.: 9:00 AM to 5:00 PM*

Kunia Branch

94-595 Kupuohi St (inside Walmart)
PH: (808) 671-7788
Mon. – Fri.: 10:00 AM to 6:00 PM*
Sat.: 9:00 AM to 5:00 PM*

Maui Branch

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

Pearl City Branch

1131 Kuala St (inside Walmart)
PH: (808) 777-3060
Mon. – Fri.: 10:00 AM to 6:00 PM*
Sat.: 9:00 AM to 5:00 PM*

Sheraton Waikiki Branch

2255 Kalakaua Ave, Ste 3505
Manor Wing · PH: (808) 931-8000
Wed. – 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.

*Hours may change due to COVID-19. See www.hificu.com for current business hours.

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

0.75% Annual Percentage Yield

Share Certificate (60 months).....**0.75% APY+**
 Share Certificate (48 months).....**0.75% APY+**
 IRA Certificate (24 months).....0.55% APY+

VIP Money Market Accounts

\$100,000.00 and over.....0.50% APY+
 \$50,000.00 – \$99,999.99.....0.35% APY+
 \$5,000.00 – \$49,999.99.....0.25% APY+

*APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal. Annual Percentage Yield is accurate as of 6/01/2020, 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

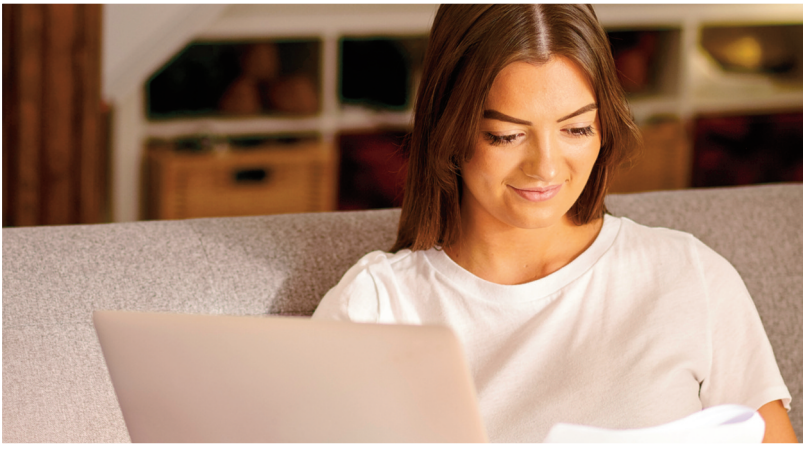


Federally insured by NCUA

Mahalo TO OUR STAFF

As an essential business, HIFICU has remained open throughout the pandemic to take care of all your money needs. We would like to send out a big MAHALO to our staff, for stepping up to not only meet the needs of our members, but to also find the time and energy to get involved with worthwhile community events. Here's what they've been up to since April.

 1,000 NUMBER OF CARE PACKAGES STAFF HELPED TO PACK AND DISTRIBUTE AT SHOW ALOHA CHALLENGE'S FAMILY DAY EVENT IN APRIL	 2,000 NUMBER OF CARS CHECKED IN BY HIFICU STAFF AT SHOW ALOHA CHALLENGE FOOD DRIVE IN JUNE
 30,000 DOLLAR AMOUNT RAISED FOR SHOW ALOHA CHALLENGE FROM HIFICU SHIRT SALES. THE TOTAL RAISED BY THE CAMPAIGN WAS \$1,000,000.	 5,250 AMOUNT OF MASKS GIVEN OUT TO SHOW ALOHA CHALLENGE DONORS
 580 AMOUNT OF FREE COOKIES DELIVERED TO HIFICU STAFF AS A THANK YOU FROM HONOLULU COOKIE COMPANY	 1,750 AMOUNT OF MINI HAND SANITIZERS GIVEN OUT TO SHOW ALOHA CHALLENGE DONORS
 50,000 DOLLAR AMOUNT RAISED FOR FIRST RESPONDERS, HAWAII FOODBANK AND THE HENRY KAPONO FOUNDATION THRU HIFICU-SPONSORED TV SHOW 'LIVING ROOM LIVE'	 100,000 DOLLAR AMOUNT GOAL THAT HIFICU IS HELPING TO RAISE FOR THE HO'OKUPU PROGRAM, WHICH WILL GIVE GIFT CARDS FOR GROCERIES TO HAWAII FAMILIES IN NEED



Highlighted Employee

STAYING INFORMED DURING THE PANDEMIC

The importance of staying informed in unprecedented times like these cannot be overstated. Keep in mind, however, that you should be very careful when selecting your information source. Social media websites like Facebook, Twitter and Instagram may be great for staying in touch with family and friends, but they are a hotbed of misinformation and rumor masquerading as fact. We have compiled a list of reputable websites that can help you to stay updated on everything happening at a state, national and global level.

Latest COVID-19 News

- Reputable news sites such as **[huffpost.com](https://www.huffpost.com)** and **[npr.com](https://www.npr.com)** are reliable sources for the latest news about COVID-19 as well as current events from around the world.
- Visit **[coronavirus.gov](https://www.coronavirus.gov)** for information about COVID-19 directly from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agencies.
- At **[hawaii.gov](https://www.hawaii.gov)** you can find detailed information and data about COVID-19 cases in Hawaii which is continuously updated. You can also download and fill out the mandatory inter-island and trans-pacific travel forms if you will be traveling soon.
- The **[cdc.gov](https://www.cdc.gov)** website features valuable tips on how prevent the spread of COVID-19, how to self-check for symptoms, advice on when to seek medical assistance, and much more.
- John Hopkins University offers a useful COVID-19 dashboard with the latest numbers for COVID-19 cases, sorted by country and/or state and province. Importantly, it also updates in real-time, so you always know you are getting current numbers. See **coronavirus.jhu.edu/map.html**.

Financial Concerns During COVID-19

For millions of people, the financial impact of COVID-19 has been immediate and life-altering. Many now find themselves out of work and with mounting debt.

- To learn about COVID-19 financial relief in the form of accommodation loans and forbearance, visit **[consumerfinance.gov](https://www.consumerfinance.gov)** to see what options might be available to you. You will also find helpful advice on managing your finances and avoiding scams.
- On **[benefits.gov](https://www.benefits.gov)** you can find government benefits related to financial assistance, healthcare, and food and nutrition. You can also use their online 'Benefit Finder' to find additional benefits you may be eligible for.

It's time to get to know Jonathan, our highlighted employee for this issue. Jonathan has worked at Hawaiian Financial FCU for four years, and is a Senior Teller at our Kapolei branch.

Describing himself as "headstrong, dependable and quiet," Jonathan is well-known at the Credit Union for his unique hobby: he collects Godzilla toys. Currently, he has about 300 pieces and his collection is continuously expanding. Naturally, his favorite movie is 'Godzilla vs. Destroyah,' but classics such as 'Big Trouble in Little China' and 'Labyrinth' are also at the top of his list. His taste in music is wide ranging, and includes rock, reggae and 80's tunes.

His other favorite pastimes include raising fresh water fish and watching anime with his children, especially shows such as 'One Piece' and 'Naruto!'

Jonathan enjoys the healthy work environment at HIFICU, and interacting with our members as well as his friendly co-workers.

Colors: Black and Neon Green

Food: Bacon Carbonara; Dim Sum

Vacation Spot: Vegas

Actor/Actress: Adam Sandler/Angelina Jolie



JONATHAN

NEED TO ACCESS YOUR ACCOUNTS?

- Go Online
- Go Mobile
- Go Mail
- Go Phone

While we're always happy to see you and serve all your money needs in person, keep in mind that you have a lot of ways to access your HIFICU accounts and do transactions from the comfort and safety of your own home.

Go Online with Home Branching

HIFICU's Home Branching service puts online banking right in your lap... or desktop computer! As long as you have internet access, you can connect to all your HIFICU accounts from any computer, at any time.

Home Branching is FREE and easy, and a convenient option if you don't have time to visit your favorite HIFICU branch. With Home Branching you can:

- Check account balances and make transfers between your HIFICU accounts
- Make loan and credit card payments
- Pay your Bills
- Access your eStatements... and more!

Self-enrolling in Home Branching is quick and easy. Simply visit www.hificu.com and look for the Home Branching logo in the upper right hand corner. Click on 'Sign up now' and follow the prompts.

Go Mobile with MyMobile or MyTablet

HIFICU's MyMobile app gives you robust banking power with your smartphone or mobile device. It offers many of the same features of Home Branching (account transfers, bill paying, balance monitoring), but also lets you deposit a check!

Checks go directly into your account from your smartphone or mobile device. It's quick, simple and FREE! All you need to do is endorse the check, enter the check amount, take a photo of the check, and confirm. That's all there is to it!

If you are already a MyMobile user and qualify for Mobile Deposit, you can begin using it right away. We recently lowered the balance threshold requirement so more of our members can access this ultra-convenient feature!



Look for the 'Deposit' icon at the bottom of your screen in the MyMobile app to get started.

Go Mail

To help you limit your activities outside your home, we are temporarily offering free business reply mail envelopes upon request. These allow you to mail deposits from anywhere, anytime. Once received, the deposit appears in your account and a receipt is mailed back along with another business reply mail envelope for your next transaction. For more information, please call 832-8700.

Go Phone

Don't forget that we have phone Tellers standing by to help you with transactions. Need to check your balance on your savings or checking account? No problem. Need to transfer funds or make a loan payment? We can help with that too, and so much more!

If you would like to do a phone transaction during non-business hours, AnyTime Teller (HIFICU's 24/7 automated voice response system) has easy to follow voice prompts.

Access AnyTime Teller

1. Dial 1-877-283-4897
2. Enter your account number, followed by the # sign
3. Enter your four-digit Personal Identification Number (PIN) followed by the # sign
4. Follow the voice prompts to complete your desired transaction

Make an Appointment Online

Some transactions require face-to-face interaction, and we are certainly ready to meet with you at any of our branch locations (which are secure, and constantly cleaned and maintained for your safety). With our convenient new online appointment-booking system, you can make an appointment to see a loan officer, a member service representative, or a notary public.

To make your appointment, go to www.hificu.com.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Labor Day – Monday, September 07

Columbus Day – Monday, October 12

Veterans' Day – Wednesday, November 11

FREE ONLINE SEMINARS INPAC WEALTH SOLUTIONS

We are excited to announce that we are resuming our series of FINANCIAL WELLNESS seminars with **INPAC Wealth Solutions**. These seminars remain FREE and will now be delivered online. Upcoming seminars are as follows:

•**Saturday, August 8 and Wednesday, August 12**

Medicare 101 – Ensuring You Make the Most of Your Medicare Benefit

– Making the most of Medicare; the difference between Part A, B, C and D

•**Wednesday, September 9 and Saturday, September 12**

Estate Planning Basics – What You Need to Know About Wills & Trusts

– The difference between Wills and Trusts; transferring assets to loved ones

RSVP If you are interested in attending any of these workshops, call Carey Takahashi at (808) 784-4006, or email carey@dreamplanlive.com.

INPAC offers a wide range of financial planning services to HIFICU members. They offer customized plans to meet your individual needs. To find out more about the services INPAC can offer you, call them at

(808) 784-4001 or visit www.dreamplanlive.com.



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