

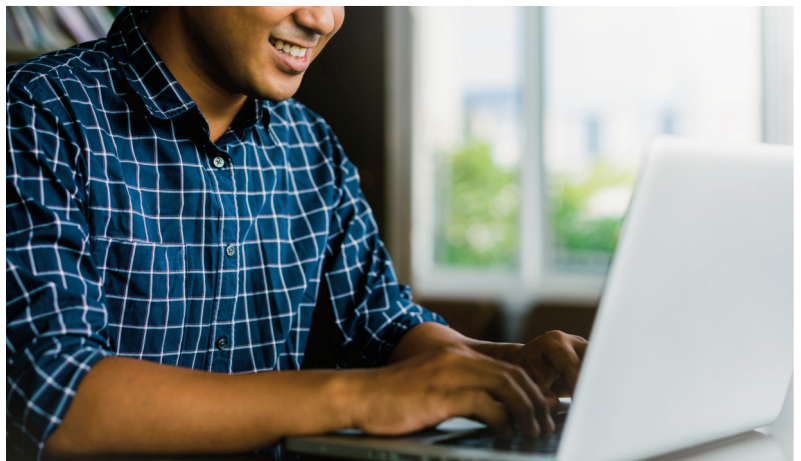


Hawaiian Financial
Federal Credit Union

Lanakila Ka Ohana I Ke alaka'ina O Ke Aloha Makamae
(Our Family Is Successful As We Are Guided By And Radiate With Love)

Belonging

SEPTEMBER 2020 A NEWSLETTER FOR MEMBERS



BOOK YOUR APPOINTMENT WITH US ONLINE

HIFICU knows that your time is valuable. Let us help you make the most of every minute. With our new online appointment scheduling system, our CU staff is ready to help you with whatever you need, whenever you need it.

Do you need to meet with a Member Services Representative to review or streamline your account? Need to talk with a loan officer to discuss loan options? Or maybe you're in the market to buy your first—or even second—home? It is now easier than ever to book an appointment with us using our new online system! Our friendly, knowledgeable, and experienced staff can help take care of all your money needs.

While you're always welcome to walk in for a meeting, scheduling an appointment beforehand ensures that the pertinent staff member will be available to meet with you at the time that you have chosen.

We just launched our online booking system in August, and it's already a big hit with our members. Book your appointment today! It all begins at www.hificu.com. We look forward to seeing you!



To book your appointment, look for this **Schedule Appointment** icon at www.hificu.com

You can choose to meet at any of our branches:

Select a Location

Show locations: Honolulu, Hawaii, 96821, United States

- 1 - Kaimuki
1144 10th Ave
Honolulu, HI 96818
5.3 miles
- 2 - King
1138 N King Street
Honolulu, HI 96817
9.9 miles
- 3 - Pearl City
1131 Kuala Street
Pearl City, HI 96782
18.0 miles
- 4 - Kunia

Back Continue

Select your
favorite HIFICU
branch

Selecting your appointment date and time is a snap!

Select a Date and Time:

Oct 2020 Week Month Zones (-10:00 Hawaii)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
27	28 Available	29 Available	30 Available	1 Available	2 Available	3
4	5 Available	6 Available	7 Available	8 Available	9 Available	10
11	12 Available	13 Available	14 Available	15 Available	16 Available	17
18	19 Available	20 Available	21 Available	22 Available	23 Available	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Back Continue

Use the calendar
and drop down
menu to choose
desired date &
time

Submit your name, contact info and the reason for your meeting. You will receive an email confirmation.

Provide your contact information:

First name* Last name*

Email address*

Phone*

Purpose of appointment?

Back Schedule It

Once your info
is entered, click
'Schedule It' and
you're all set!

SMALL BUSINESS RELIEF & RECOVERY

HIFICU is proud to participate in the relief efforts for small businesses impacted by the Covid-19 pandemic. See page 3 for details.



Chairman's Message

Aloha Members,

We know that COVID-19 brought about a new normal. However, your Credit Union remains steadfast in our resolve to take care of all your money needs. Rest assured that your Board of Directors is charting the terrain of this unprecedented crisis with confidence, and always with an eye toward what is best for you, our valued members. Your Credit Union is solid and strong, and we are ever-vigilant in looking after our financial 'ohana, so that you can look after yours.

If you need to come in and meet with us to make changes to your account or to ask questions regarding a loan, we are happy to meet with you. Use our new online system and you can book an in-person or phone appointment with us, at any of our branches (see page 1).

Although our Mililani Branch remains temporarily closed, the rest of our branches are open and ready to serve you with the same level of professionalism and aloha that you have come to expect. Also, keep in mind that our online and mobile options are available to you 24/7.

Sincerely,
Glen Moribe
Board Chairman



FREE ONLINE SEMINARS INPAC WEALTH SOLUTIONS

Our free online series of FINANCIAL WELLNESS seminars with **INPAC Wealth Solutions** is on-going. Upcoming seminars are as follows:

• **Tuesday, October 13 at 11:30 AM**
and **Saturday, October 17 at 9:00 AM**

Year End Tax Planning 101

— Making the most of this year's tax changes; how to get the most tax savings possible

• **Wednesday, November 4 at 11:30 AM**
and **Saturday, November 14 at 9:00 AM**

Long Term Care Planning 101

— Planning for the cost of Long Term Care for you and for your aging parents; long term care options

RSVP: If you are interested in attending any of these workshops, 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) 784-4000** or visit www.dreamplanlive.com.

Seminar dates and times subject to change.



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.

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
Tues. & Thurs.: 8:30 AM to 1:30 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 6:00 PM+
Sat.: 9:00 AM to 5:00 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,
Daren Soliven

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



BRANCH HOURS IN THE ERA OF COVID

Hawaiian Financial FCU is taking all necessary precautions during this global health crisis to ensure the safety of our valued members and staff. Face masks are required (by members as well as employees) at all our branches, and we have also taken the following measures:

- Social Distancing:** Our designated 'Member Zones' ensure proper social distancing.
- Plexiglass Barriers** between our staff and members help to keep everyone safe.
- Hand Sanitizing** stations are now in use for member and staff areas.
- Unlimited ATMs:** HIFICU and Bankoh ATM fees are temporarily waived to encourage remote withdrawals.
- Mobile Banking:** To encourage more mobile check deposits, we have lowered the balance requirement threshold.

Branch Staffing

Under ordinary circumstances, our branches would employ additional support staff from a pool of designated "floaters," who are sent to work at branches that may be short-staffed due to vacations or other reasons. Currently, due to the pandemic, our float staff are not being sent out to other branches, to limit the amount of necessary travelling, and to lower exposure risk for themselves and our members.

This will result in modified branch hours, with some branches having to close for an hour mid-day in order for our staff to have their meal break. We realize this is an inconvenience and apologize for any disruption this may cause for you and your banking needs.

To stay up to date on HIFICU branch hours, visit our website at www.hificu.com, follow our social media pages (facebook.com/hificu, twitter.com/hificu, instagram.com/hificu), or call us at (808) 832-8700.

Mahalo for your patience and understanding as we work together to get through this challenging time.

Highlighted Employee

It's time to say hello to Aira, our Highlighted Employee for this issue. Aira has been with Hawaiian Financial FCU for over four years, and works in the Accounting department.

Describing herself as "shy and reserved," Aira has been focusing her energy on health and fitness this year, and enjoys working out and preparing healthy meals. On the opposite end of the spectrum, another favorite pastime is baking, but she is careful not to over-indulge her sweet tooth.

While she is well-known by co-workers as HIFICU's resident "Harry Potter" devotee, her favorite movies are actually romantic comedies. A big music fan, she listens to everything from Linkin Park to Taylor Swift, and especially music from the late 1990's and early 2000's.

Aira enjoys working with her "office 'ohana," who she says are the best part of her Credit Union experience. "It's a little cliché, but true," she says. "Everyone is so nice and you really do feel like you have a second family here."

Color: Black

Food: Korean

Vacation Spot: Los Angeles

Actress: Tina Fey, especially in *30 Rock* and *Mean Girls*



AIRA

GO PAPERLESS WITH HIFICU'S E-STATEMENTS

**Make the switch and
discover the difference!**



If you're looking to cut back on clutter (and who isn't?), signing up to receive e-statements instead of paper statements is a great place to start!

What are E-Statements?

Simply put, e-statements are electronic versions of your regular monthly or quarterly HIFICU statement of account. They are formatted in exactly the same way as paper statements, but since they are electronic, you don't have to wait for them to be mailed to you. Instead, you will receive an email letting you know that your statement is available. From there you can view it, print it, or download and save it as you please.

Why E-Statements?

E-Statements offer many benefits over traditional paper statements, including:

Security. With ID theft and fraud on the rise, keeping your information as safe as possible is a smart idea. With e-statements, there's no need to worry about paper statements getting lost or stolen in the mail. E-statements are posted directly to your account in Home Branching (our online home banking system), so your account information remains secured by your Home Branching login.

Faster Delivery Than Paper Statements. Generally, e-statements are posted by the 5th day of the month. Paper statements, on the other hand, can take up to 10 days to receive via mail.

Convenience and Flexibility. You will be able to review up to 24 months of previous statements. Additionally, e-statements can easily be saved as .PDF files so you can store them digitally, and they can be quickly retrieved or printed as needed.

Reduced Paper Consumption. Using less paper is not only good for the environment, it reduces clutter in your home and/or work space.

E-statements are available to all **Home Branching** users. If you are not currently signed up for this service, self-enrolling is easy!

Home Branching

HIFICU's Home Branching service brings online banking to any computer with internet access. With Home Branching, you can connect to all your HIFICU accounts from any computer, at any time.

This online service 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 e-statements... and more!

To self-enroll in Home Branching, 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.

Already enrolled in Online Banking?

If you are already a Home Branching user but not currently receiving e-statements, you can sign up for them by taking the following simple steps:

1. Login to HIFICU's Home Branching
2. At the Home screen, click on 'Your Preferences'
3. Next, click on 'E-Statement Selection'
4. Under 'Services' make sure to change 'US Mail' to 'Electronic' in the drop-down menu

After you complete these steps, you will receive one more paper statement in the mail, but will receive e-statements going forward. You can always return to receiving paper statements, so what have you got to lose? We are confident that you will enjoy the convenience, security and flexibility that comes with e-statements. You will also be doing your part to help the environment by going paperless. Eco-friendly e-statements help reduce your carbon footprint as well as paper and energy usage. Sign up today! For questions or more information, please call the Member Services Department at (808) 832-8700.



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

PRESORTED
STANDARD
US POSTAGE
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HONOLULU, HI
PERMIT #170

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on
the following days:

Columbus Day — Monday, October 12

Veterans' Day — Wednesday, November 11

Thanksgiving Day — Thursday, November 26

MEMBERSHIP OPEN TO MAUI MOLOKA'I AND LANA'I

Since 1999, our Credit Union has proudly served everyone who lives, works, worships or goes to school on Oahu. Thanks to the support and patronage of our valued members, we have become the largest community-based credit union in Hawaii.

Currently we have 13 branches, with one on the island of Maui that opened in 2017. We are thrilled to announce that our charter has now changed, and that our membership is now open to Maui County residents. This includes everyone who lives on Maui, Moloka'i and Lana'i!

It is an honor and a privilege to be able to offer our wide range of products and services to these communities. As always, we will do our best to take care of all the financial needs of our membership. We are humbled and grateful for the opportunity, and it is not one that we take lightly.

The people helping people philosophy of our Credit Union will extend beyond our products and services, as we will strive to be civic-minded and engaged participants in the communities that we serve.

We would like to extend a warm invitation to all Maui County residents to "Hele Mai, Come Belong" at Hawaiian Financial FCU!



HIFICU Maui Branch Staff (from left): Dianne, Nikki, Liz and Roger



Hawaiian Financial
Federal Credit Union

MAUI BRANCH
101 Pakaula Street
Kahului HI, 96732
(inside Kahului Walmart)
(808) 866-5288 • www.hificu.com

for life ...



RATE WATCH

0.75% Annual Percentage Yield

Share Certificate (60 months).....	0.75% APY+
Share Certificate (48 months).....	0.65% APY+
IRA Certificate (24 months).....	0.50% 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 7/1/2020 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



EQUAL HOUSING
LENDER

Federally insured by NCUA



YOUR FAVORITE PHOTO... On Your HIFICU Debit Card!

You can now customize your HIFICU CheckCard with your own personal photo! We all have favorite pictures of friends, family and special moments. Whether it's sentimental, quirky, cute or fun, let your debit card be a reflection of YOU!

Your photocard can be designed quickly and easily online. There's no software to download. Once you upload your image, you can see a preview of what your card will look like. You can even upload multiple images so you can see which of your pictures would work best.

Photocards are just \$10.00, and the cost can be debited directly from your HIFICU checking account. Go to **www.DesignItPhotocard.com** to get started! You must already have an existing HIFICU CheckCard before you can make your custom photocard.

PLEASE NOTE: Copyrighted images will not be accepted, nor will images deemed inappropriate by Design It Photocard.

SMALL BUSINESS RELIEF & RECOVERY

The City & County of Honolulu Office of Economic Development (OED) partnered with Hawaii credit unions to disburse funds from the Small Business Relief & Recovery Fund to assist businesses during the pandemic. HIFICU is proud to be participating in the processing of applications from this grant. Qualifying businesses can get a one-time reimbursement up to \$10,000, and commercial fishermen can get a one-time reimbursement up to \$2,500. These reimbursements are meant to bring relief to businesses that encountered interruptions in their operations, and are designed to help them implement safety precautions to prevent the spread of COVID-19.

The program is regularly changed and updated, so visit **www.oneoahu.org/small-business** for the latest information.