



Hawaiian Financial
Federal Credit Union

Belonging

NOVEMBER 2020 A NEWSLETTER FOR MEMBERS

DIGITAL WALLETS Coming Soon to HIFICU

MAKE PAYMENTS ON THE GO, QUICKLY AND SECURELY

At HIFICU, we are always striving to bring you the latest financial products and services to add value to your membership experience. We are thrilled to announce that you will soon be able to add your HIFICU debit cards and Visa cards to your digital wallet!

What is a Digital Wallet?

Digital wallets are essentially electronic versions of your credit and debit cards stored in an app on your mobile device. The most popular digital wallet apps are Apple Pay and Google Pay. Over the last few years, vendors have increasingly accepted payments via digital wallet apps.

Digital wallets allow you to make quick, easy, contactless and secure payments using your cell phone or other mobile device.

What Are the Benefits of a Digital Wallet?

Convenience. The main advantage of a Digital Wallet is convenience. Eliminate the need to fish your credit or debit card out of your likely disorganized wallet. Simply hold your smartphone up to the terminal at the checkout counter and pay in an instant. Shopping online with your digital wallet is also a snap.

Organization. Often times our wallets can become a jumble of ID cards, credit cards, gift cards, and receipts (not to mention those sandwich shop stamp cards!). Digital wallets have features which allow you to easily organize all of your cards and information, saving you the time and aggravation of constantly searching through your physical wallet.

Are Digital Wallets Safe?

Digital wallets are safe, for many reasons. Unlike physical wallets that can be misplaced/stolen, a digital wallet provides an extra layer of protection. If you were to lose your phone (either by accident or through theft), a person would have to know your phone password



and your digital wallet app password in order to gain access to your cards and info.

Also, unlike traditional cards, which share your sensitive card number info at the point of sale, digital wallets protect your card number through a process called tokenization so you can make a payment while still protecting your card number.

When Can I add My HIFICU Cards to My Digital Wallet?

We are looking to launch Digital Wallet accessibility by the end of the year, or early 2021. It will be available for all Apple and Android devices, and will work with these digital wallet apps:

- Apple Pay
- Fitbit Pay
- Google Pay
- Android Pay
- Garmin Pay
- Samsung Pay

For questions and more info regarding Digital Wallets, please call us at **(808) 832-8700**.



Chairman's Message

Aloha Members,

One of the ongoing missions of your Board of Directors and management staff is looking at how to improve the products and services we offer in order to maximize the benefits for you, our valued members. I am excited to announce that you will soon be able to add your HIFICU debit and credit cards to your digital wallet app (see page 1). This will greatly enhance the convenience and security of your cards, whether you are shopping online, or making point-of-sale transactions.

Simply put, the year 2020 has been a challenge on all fronts. However, we have now entered that time of year where we are reminded that no matter what is happening in our lives, we all have something for which to be thankful. For some of us, it may be continued employment, for others, the love and aloha of family and friends. Whatever it is that makes you feel grateful, celebrate and rejoice in it this Holiday Season, and let us reflect upon the great lesson that 2020 has taught us — together we are stronger.

Sincerely,
Glen Moribe
Board Chairman



FYI: UPCOMING CHANGES

DATA PROCESSOR UPGRADE: APRIL 2, 2021

The Credit Union has decided to upgrade its core data processor. The new processor will help to streamline Credit Union operations with a highly-integrated and intuitive account processing system.

The upgrading of our data processor will allow us to work with greater efficiency across all departments. From loan processing to day-to-day teller transactions, our new system will greatly enhance our ability to serve you.

The new system is more user-friendly than our existing one, which means a shorter training period and a less steep learning curve for our staff as they master the new processor and its features.

What This Means For You

This upgrade will help to maximize the productivity of our staff, and offer speedier service to our members.



The conversion is scheduled for **April 2, 2021**. There will be some interruption of service (including with our ATM's, Home Branching and mobile banking).

We will keep you updated on the conversion as it gets closer, so please keep an eye on our newsletter, website (www.hificu.com), statement messages and social media pages (facebook.com/hificu, twitter.com/hificu, instagram.com/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
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
Sat.: 8:00 AM to 2:00 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*
Closed: 1:00 PM to 1:45 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

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HOLIDAY SCAMS AND HOW TO AVOID THEM

With COVID-19 still very much a concern, experts predict a 25-30% rise in the number of people who will shop online from the safety of their homes instead of venturing out to crowded stores this Holiday Season. And while this increase is a boon for online retailers, it also provides ample opportunity for criminals looking to scam online shoppers. Here are a few scams to watch for, and tips on how to lower your chances of becoming a victim of fraud.

Phony Package Delivery Notices

Scammers are aware that you are likely to be expecting packages this season and will send legitimate-looking 'delivery failure' alerts so you'll follow up and unwittingly reveal your sensitive personal info. Never give out this information thru email or on the internet. Instead head to your post office or call the delivery service to confirm the notification is real.

Watch Out for Fake Websites

In the last few years, scammers have been known to set up as a reseller on Amazon and these "resellers" will market their fake websites directly on legitimate sites like Amazon and eBay. Their usual tactic is to lure you in with a low price on an in-demand item. Do not order from a website if you are not absolutely sure about its authenticity. Bottom line, if it seems too good to be true, it probably is.

Pay By Credit Card

Paying by credit card is your safest bet for online shopping. Credit cards offer extra protection for most online purchases. And many cards offer more benefits, including protection for returns and purchases. Additionally, if you have any unauthorized charges on your statement, you can dispute those charges.*

Beware of Bogus Charities

'Tis the season for generosity and giving. But make sure the donation you are sending is going to a legit charity, and not to a scammer. If you receive a call from someone asking you to donate to a charity, don't let them pressure you into making a donation right away. Instead, take the time to research the charity to make sure your donation is going to a worthy—and real—organization. Visit [ftc.gov/charity](https://www.ftc.gov/charity) to learn more.

*Credit card protections can vary. Check with your issuer to understand all of your card's protections.

Highlighted Employee

Our Highlighted Employee for this issue, Melody, joined the Hawaiian Financial FCU team through the merger with BWS FCU in 2016. With 15 years of experience in the credit union industry, Melody—who is a branch manager—has brought her own unique spark and enthusiasm to our employee 'ohana.

Coming from a large family—her grandmother had 14 children—Melody describes herself as family oriented, caring, helpful, and energetic. Among her interests and hobbies are travelling, volunteering, cooking, reading, and gardening.

She is an avid fan of drag racing, and she regularly attends the National Hot Rod Association Championship in Las Vegas every year.

Melody is a frequent volunteer at Credit Union events on the weekend, and her infectious, high-spirited energy has made her popular with her co-workers, who are the best part of her HIFICU experience. "The people are so awesome and friendly!" she says.

Color: Green

Food: Junk Food Like Hamburgers, Fries and Pizza

Vacation Spot: New York

Actor/Actress: Tom Hanks & Meg Ryan



MELODY

HIFICU FOR THE

GIVE A GIFT CARD

**You choose the amount...
they choose how to spend it!**

This Holiday Season, make shopping a breeze for you, and a thrill for your loved ones, with a pre-paid VISA Gift Card from HIFICU!

VISA Gift Cards are better than cash! They are replaceable if lost or stolen.*

- Cards can be used wherever Visa Cards are accepted, in person, online or over the phone
- Choose the amount you want to give
- Cards are simple to activate and track balances on

Help take the stress out of Holiday shopping with a Visa Gift Card. They will be available in December at your favorite HIFICU branch location.

*Upon registering your VISA Gift Card
Fees associated with this card:

Holidays



X-MAS GIFT ENVELOPES & 2021 POCKET PLANNERS

As the end of 2020 approaches, HIFICU is here to help you prepare for the Holidays and to get a jump start on your 2021.

Holiday Gift Envelopes. Everyone appreciates getting cash for Christmas. Dress it up in a stylish HIFICU gift envelope for some added cheer!

2021 Pocket Planners. Keep track of payments, appointments, and other important dates with this handy and convenient pocket planner. It also lists HIFICU branch info, as well as our 2021 Holiday Schedule.

Desktop Strip Calendars. With these strip calendars that adhere right to your desktop at home or in the office, you'll have all of 2021 at a glance.

Envelopes, planners and calendars will be available at all HIFICU branches starting **Friday, November 27.**

*Limit 5 envelopes, 1 pocket planner, and 2 strip calendars per member
While supplies last*

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Christmas Day — Friday, December 25

New Year's Day — Friday, January 1

Dr. Martin Luther King Jr. Day — Monday, January 18

HALLOWEEN TRUNK OR TREAT AT THE ALOHA STADIUM

HIFICU staff volunteered their time on Halloween night (Saturday, October 31) to take part in the first-ever TRUNK OR TREAT event at the Aloha Stadium. HIFICU was the title sponsor of the event, designed as a safer, contactless alternative to traditional trick or treating. The event drew 2,000 families, who came to collect candy and other goodies from the 30 local businesses that participated.

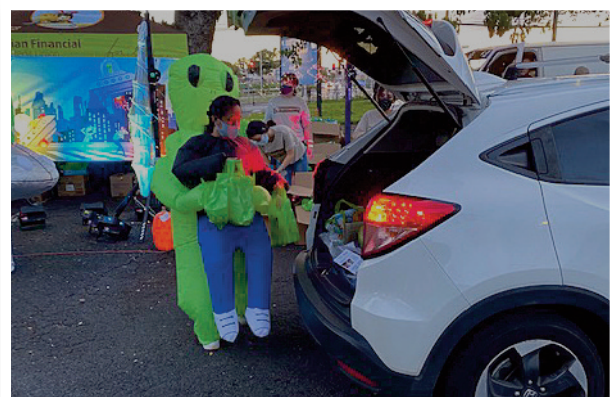
The theme of our booth was “Spider-Man vs. The Aliens” and featured an elaborate setup that included a lighted 17-foot backdrop, a giant inflatable Spider-Man, alien costumes, and music. And because no HIFICU community event would be complete without our ever-popular mascots, Yoko and Kalea also put in an appearance to greet the kids of all ages as they drove through. We gave away 4,000 goodie bags, filled with candy and special CU-logoed items.

Additionally, we did a special voucher for our members, and we were thrilled to see a lot of you come by to redeem your voucher for exclusive, members-only gifts.

We would like to send out a big MAHALO to the Aloha Stadium, and especially to everyone who attended the TRUNK OR TREAT event. We hope you had as much fun as we did!



Our booth was colorful and energetic.



A volunteer puts the goodie bags in the trunk.



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 2.75% APR will have the following payment and total interest paid at the following loan terms:

Term	Monthly P&I	Total Interest Paid
12 months	\$847.00	\$148.91
24 months	\$429.00	\$288.31
36 months	\$290.00	\$428.68
48 months	\$221.00	\$569.09
60 months	\$179.00	\$712.66

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 10/1/2020 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



HIFICU Maui Branch Staff with Maui Food Bank's Chelsey Ham and Marlene Rice

HIFICU DONATES to Maui Food Bank

HIFICU is committed to being an active, involved member of all the communities we serve. Since opening our Maui Branch in the Kahului Walmart in 2017, we welcomed many of you into our financial 'ohana. Earlier this year, our membership charter was expanded to include residents of Maui County. As Maui has embraced our Credit Union, we were thrilled to have the opportunity to give back to this wonderful community. Recently, we presented Maui Food Bank with a check for \$5,000.

The Maui Food Bank serves 32,000 people a month who are food insecure. This includes people in need living in the rural communities of Hana, Molokai and Lanai.

FREE ONLINE SEMINARS INPAC WEALTH SOLUTIONS

Our free series of FINANCIAL WELLNESS seminars with **INPAC Wealth Solutions** has pivoted to an online format, with a weekday and weekend option available. The next seminar – **Financial Planning for All Stages of Life** – will be happening on these dates:

**•Wednesday, December 9 at 11:30 AM
 and Saturday December 12 at 9:00 AM**

RSVP: If you are interested in attending this workshop, email carey@dreamplanlive.com.

Also, visit our website at www.hificu.com for more topics and dates.

INPAC offers a wide range of financial planning services to HIFICU members. For more information, 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.