



**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

FEBRUARY 2021 A NEWSLETTER FOR MEMBERS

## CORE SYSTEM CONVERSION COMING SOON

### WE'RE UPGRADING TO SERVE YOU BETTER!

In keeping with HIFICU's commitment to provide efficient, state-of-the-art financial services to our members, we are upgrading our core processing system on **April 2, 2021**.

#### What is a core system conversion?

The core processing system is the computer hardware and associated software that HIFICU uses to keep and maintain our members' deposit and loan accounts, process transactions, and facilitate services such as debit cards and online banking. A core system conversion is a complex undertaking, and meticulous groundwork is required to ensure a successful and smooth transition. Rest assured that our HIFICU team is working diligently to minimize confusion or unforeseen circumstances during conversion. We are also taking extra steps to better serve our members immediately before and after the conversion.

#### Why is HIFICU doing this conversion?

Once the new core system is in place, our members will benefit from a more seamless integration of HIFICU's services, with improved security and efficiency. Additionally, you will enjoy increased functionality and enhanced features to help take care of all your money needs. We are confident the new system will provide an overall greater membership experience, bringing you added convenience and value.

#### What to expect during the conversion.

Between Wednesday, March 31 and Monday, April 5, your ability to access HIFICU branches and services will be limited.

#### Be prepared. Stay informed.

Please pay close attention to all communications that HIFICU sends out in the weeks and months leading up to April 2, as we will provide up-to-date information to help ensure a smooth as possible transition. The grid on page 5 is a handy reference guide to help you keep track of the availability of services leading up to and during the conversion.



Please keep an eye on our newsletter, website ([www.hificu.com](http://www.hificu.com)), statement messages and social media pages ([facebook.com/hificu](https://facebook.com/hificu), [twitter.com/hificu](https://twitter.com/hificu), [instagram.com/hificu](https://instagram.com/hificu)) for latest information.

### CONVERSION FAQ's

#### Is my personal data still safe and secure?

Yes, the safety and security of your personal data and account information will not be affected by the conversion.

#### Are my funds still safe and secure?

Yes, your funds remain secure at HIFICU. All HIFICU accounts are insured by NCUA (National Credit Union Administration) for up to \$250,000.

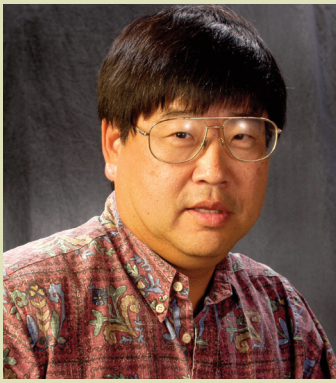
#### Will my account number change?

No, your HIFICU account number will not change.

#### Will my debit card and credit card change?

While your HIFICU debit card and HIFICU Visa Card will not change, you will have limited access to them during the

*(Continued on page 5)*



## Chairman's Message

Aloha Members,

With the year 2020 firmly in the rearview mirror, it is time to focus on 2021 and the many opportunities it has to offer. I am pleased to announce that in April, HIFICU is converting our core data system. Offering our members the best in financial products and services has always been at the forefront of our mission, and this conversion will help us to achieve that.

This decision to transition to a new core system was not taken lightly, and came after a considerable amount of research and due diligence. CU board and management staff are united in our belief that this upgrade will bring our valued members an improved overall experience; online, mobile, and telephone banking will offer increased value, and the new system will also allow us to do in-branch transactions much more efficiently. HIFICU staff has been working behind the scenes for several months, preparing for a smooth transition. I am thankful for their dedication, and confident that our members will enjoy the benefits of the new system. As always, mahalo for your continued support and trust in your Credit Union.

Sincerely,  
Glen Moribe  
Board Chairman



## TRAVELER'S CHECKS DISCONTINUED NO LONGER AVAILABLE AFTER MARCH 31, 2021

Effective April 1, 2021, HIFICU will no longer offer the purchase of Traveler's Checks. American Express has seen a significant decline in consumer demand over the last several years—especially with the shift to chip-enabled payment cards—which prompted their decision to discontinue the Checks.



### What Happens to Existing Checks?

Although HIFICU will no longer sell Traveler's Checks, we will continue to redeem existing Checks.

### Refunds for Lost or Stolen Checks

Traveler's checks have no expiration, so lost or stolen checks can be refunded by contacting American Express.

### Traveler's Check Alternatives

When traveling, remember to use your HIFICU Visa Card. The card is accepted worldwide, enabled with EMV chip technology and your secure way to pay for your adventure.

Call us today at 832-8700 or visit [www.hificu.com](http://www.hificu.com) for more information.

### 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 Kuaia 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  
Mon., 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](http://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).....	<b>0.75% APY+</b>
Share Certificate (48 months).....	<b>0.65% APY+</b>
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 .....	<b>1.95% APR*</b>
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 .....	<b>1.95% APR*</b>
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

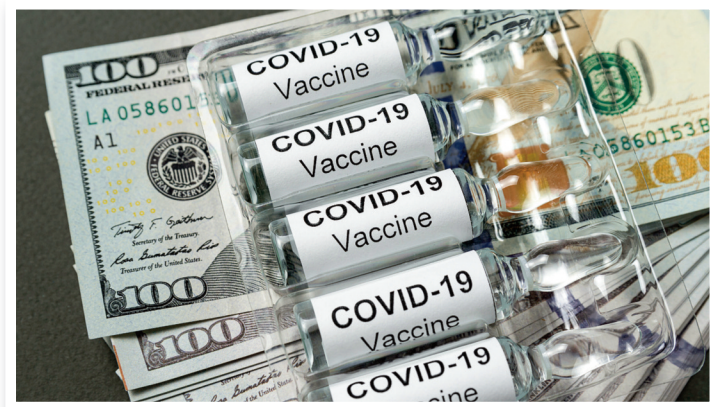
The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next 0.25%. The Current Variable Index Rate is current as of 1/1/2021 and will not exceed 18.00% APR. The Current Variable Index Rate has a minimum 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



# HOW TO AVOID VACCINE SCAMS

With the Covid-19 vaccine being rolled out across the nation, scammers are seizing the opportunity to con an anxious public out of their money, as well as their personal and confidential information. The Department of Health and Human Services has released a list of the types of scams to beware of:

### Scam #1: You are offered a chance to receive the vaccine, but must pay out-of-pocket first.

Keep in mind that, although there may be a very small administrative fee, the Covid-19 vaccine is FREE.

### Scam #2: You're offered a chance to get early access to the vaccine... for a price.

No legitimate agency will offer you the opportunity to "cut the line" to get early access. There is no way to pay for immediate access to the vaccine.

### Scam #3: Vaccine advertisements via social media, email, telephone calls.

Avoid all offers for vaccines through social media ads or personal calls. Even if you're not being asked for money, you may be asked to provide your personal information, which is an immediate red flag.

### Scam #4: You are called by someone claiming to be a representative from the "government" or even from your own "health plan" about getting you on a vaccine list.

No government agency will call you about getting on a vaccine appointment list. Your own health plan will notify you in a more personal manner, and already have your key information on file.

### Scam #5: You receive an offer to buy the vaccine and have it shipped directly.

There are no "secret" storehouses of the vaccine where it can be purchased. If you receive anything at all, it will NOT be an authentic vaccine.

If you think you've been a victim of a vaccine scam, report it to the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).



## IT'S TIME TO CELEBRATE THE YEAR OF THE OX

According to the Chinese Zodiac, the Year of the Ox represents strength, honesty and persistence. To celebrate, we are offering FREE limited edition Year of the Ox savings banks when you open a Kids Club account with at least \$100. These Ox banks are highly festive and collectible, and as the latest in our popular series of Chinese Zodiac-themed banks, they are sure to go quickly!

Financial experts agree that starting savings accounts for kids at a young age makes them a lot more money-savvy as they grow, and HIFICU's Kids Club accounts are designed to make saving easy and fun for keiki ages 12 and under. The more they save, the more they earn special tokens that can be redeemed for fun and exclusive Kids Club merchandise. Kids Club members also receive a quarterly newsletter packed with great info and fun games and also a special gift on their birthday. Hurry down to your favorite HIFICU branch and open a Kids Club account today!

Open a KIDS CLUB Account with:	And you receive:
<b>\$25</b>	KIDS CLUB Lunch Tote
<b>\$100</b>	<b>EXCLUSIVE Year of the Ox Bank</b> KIDS CLUB Lunch Tote
<b>\$200</b>	10 KIDS CLUB Tokens <b>EXCLUSIVE Year of the Ox Bank</b> KIDS CLUB Lunch Tote
<b>\$500</b>	25 KIDS CLUB Tokens <b>EXCLUSIVE Year of the Ox Bank</b> KIDS CLUB Lunch Tote

Limit one Year of the Ox Bank per each new Kids Club account. Offer good while supplies last. Restrictions may apply. Ask for details.

## Highlighted Employee

Our members on Maui are sure to recognize the friendly face of Elizabeth ("Liz"), our Highlighted Employee for this issue. Liz joined our HIFICU 'ohana in 2017, when she became the manager of our first-ever neighbor island branch at the Maui Walmart, and she has 16 years of experience in the financial industry.

Describing herself as "friendly, funny, and loyal," Liz's hobbies include reading historical fiction by authors such as Deborah Harkness and Jude Deveraux. She also enjoys playing Pokémon Go with her kids; on weekends, they drive around Maui playing the popular app because they "gotta catch 'em all."

A music lover, Liz likes listening to alternative rock, and says One Republic is her favorite group. At the movies, she prefers romantic comedies such as '50 First Dates' with Adam Sandler.

Liz has formed strong bonds with her Credit Union co-workers. "I love HIFICU, I always feel like I belong to a big family," she says. "Everyone's so helpful and I've gained a lot of great friends working here."

**Color:** Orange

**Food:** Pinakbet

**Vacation Spot:** Las Vegas

**Actor/Actress:** Alexander Dreymon



ELIZABETH ("LIZ")

(Continued from page 1)

# CONVERSION SCHEDULE

## MARCH 31-APRIL 5, 2021

conversion (refer to Schedule on this page for dates and times).

### Will I have to order new checks?

No, you will not need to order new checks. The account number on your checks remains the same after the upgrade.

### Will HIFICU's routing number change?

No, HIFICU's routing number — 321379070 — will not change.

### Will my ATM or Debit Card number and PIN change?

No, your current ATM or Debit Card number and PIN will remain the same.

### Will my automatic payment to my loan continue as scheduled?

Yes, after the conversion your payment will continue to automatically transfer from your savings or checking account as usual.

### Will Home Branching and MyMobile change?

Though Home Branching and MyMobile will largely remain the same, you will see some enhancements and new features for both services. **PLEASE NOTE:** You will have to set up a new password for Home Branching after the conversion, anytime after 1:00 pm.

### Will the conversion change BillPayer?

Aside from having to reset your MyMobile password, BillPayer will remain the same. You will NOT have to re-set up payees in BillPayer.

### What if I have scheduled bills to be paid during the system conversion?

All online bill payments scheduled to occur during or after the conversion will process normally. Full Home Branching and BillPayer functionality will be available with the upgraded system beginning at 1:00 PM on Friday, April 2, 2021.

### Will my pending payments still be set up in BillPayer?

Yes, your pending payments scheduled for Friday, April 2, 2021 and beyond will still be stored in BillPayer.

### Will I need to update my MyMobile app?

No, but you will have to set up a new password in HomeBranching before you can begin using the MyMobile app

	MARCH 31 WEDNESDAY	APRIL 1 THURSDAY	APRIL 2 FRIDAY	APRIL 3 SATURDAY	APRIL 4 <i>Easter</i>	APRIL 5 MONDAY
<b>BRANCHES</b>	✓	<b>All Services NOT AVAILABLE from</b>  Wednesday 3/31 8:00pm thru Friday 4/2 1:00pm <b>ALL branches reopen on 4/3</b>  Please make the necessary financial arrangements prior to these conversion dates & times.	✗	9am - 5pm	✗	✓
<b>ONLINE BANKING</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓
<b>MOBILE BANKING &amp; CHECK DEPOSIT</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓
<b>ATMs</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓
<b>DEBIT CARD TRANSACTIONS</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓
<b>CREDIT CARD TRANSACTION</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓
<b>SHARED BRANCHING</b>	UNTIL 8:00PM		NOT AVAILABLE TIL 4/5/2021			✓
<b>VOICE RESPONSE</b>	UNTIL 8:00PM		AFTER 1:00PM	✓	✓	✓

**Keep this schedule handy to keep track of HIFCU branch and services availability during the conversion.**

again. As with HomeBranching, MyMobile will be available beginning at 1:00 PM on Friday, April 2, 2021.

### Will MyFinancial change?

Yes, MyFinancial will be on an entirely new platform and offer new and improved features. Please note that all your account information will have to be re-entered, as it will not carry over from the current system.

### Will PopMoney still be available?

No, we will no longer support PopMoney. We will begin offering support for Zelle, a more versatile peer-to-peer payment platform. You can find Zelle wherever you download apps for your mobile device. If you have recurring payments set up with PopMoney, they will have to be re-setup on Zelle beginning at 1:00 PM on Friday, April 2.

### Will there be special branch hours during the conversion?

Yes, our branches will have a modified schedule during the conversion. ALL BRANCHES will be CLOSED on Thursday, April 1 and Friday, April 2. Additionally, the following branches will be open on Saturday, April 3: King Street (main branch), Fort Street, Airport, Kaimuki, Kapolei, Kunia, Maui and Pearl City.





**Hawaiian Financial**  
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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HONOLULU, HI  
PERMIT #170

#### IMPORTANT DATES

Hawaiian Financial FCU will be closed  
on the following days:

**Presidents' Day** — Monday, February 15

**Conversion Day** — Thursday, April 1 and Friday, April 2

**Good Friday** — Friday, April 2

**Memorial Day** — Monday, May 31

## ANNUAL MEETING TO BE HELD VIRTUALLY SATURDAY, MARCH 27, 2021

Due to the COVID-19 restrictions on large gatherings, the 84th Annual Meeting of the Hawaiian Financial Federal Credit Union will be held virtually.

#### **HAWAIIAN FINANCIAL FCU ANNUAL MEETING**

**When:** Saturday, March 27, 2021

**Where:** Virtual Meeting\* will be held via video conference or dial in by phone

**Time:** 5:00 PM - 6:00 PM

This "meeting only" event will be exclusively for HIFICU members, who must register before attending. More information, including details about how to register for the meeting, will be released 30 days prior to the meeting.



**IMPORTANT:** To ensure proper registration, please make sure your email, phone number, and address is current on our system. This information will be used to verify your registration. Registration will take place starting late February. Please visit [hificu.com](http://hificu.com) for the latest information. For general questions about the meeting, please contact 832-8760 or email [marketing@hificu.com](mailto:marketing@hificu.com).