



Hawaiian Financial
Federal Credit Union

Belonging

APRIL 2021 A NEWSLETTER FOR MEMBERS

CORE SYSTEM CONVERSION: APRIL 1&2

HIFICU Completes a System Upgrade

On April 1 and 2, Hawaiian Financial Federal Credit Union converted to a new core system, which will help us operate more efficiently while providing you with the best in financial products and services. The preparation for converting to a new core system was a considerable undertaking which took many months of careful planning. A conversion necessitates branch closures, and causes interruptions in service and access to funds, so our fundamental goal was to minimize the impact the process would have on our members.

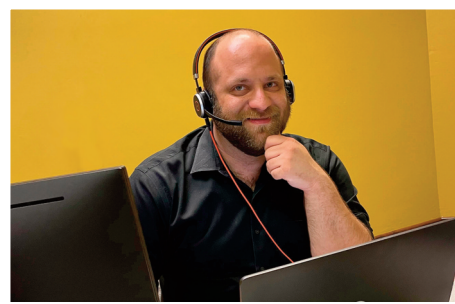
Communications

To get the word out to our membership regarding the conversion, we took a multi-tiered approach using our newsletters, website, social media pages, in-branch signage and direct mail. We created a special section on our website which went into detail about all the different ways our members would be affected by the conversion, complete with videos covering a wide range of topics. We also posted these informative videos on our social media pages. Essentially, our aim was to stress the importance of being prepared for the conversion (by having enough funds on hand, scheduling payments accordingly, ensuring your information was current), and to outline in detail what members needed to do after the conversion, such as setting up their online banking and automated voice response passwords.

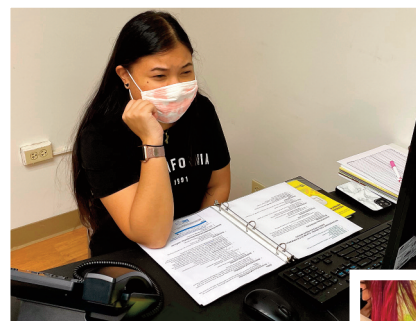
Staff Training

Employee training on the new system began in February, so that staff would learn the ins and outs of the new system prior to the conversion. This helped to ensure as smooth a transition as possible once the conversion was complete. If you came in to do a transaction just after the conversion, you may have noticed that the lines were a little longer than usual. We would like to thank you for your patience and understanding during these times.

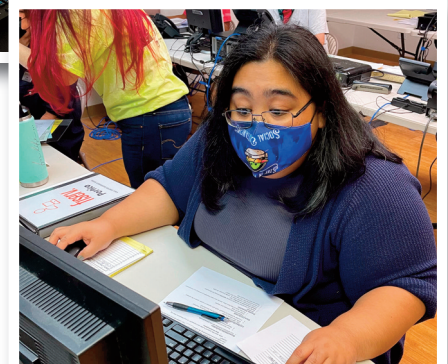
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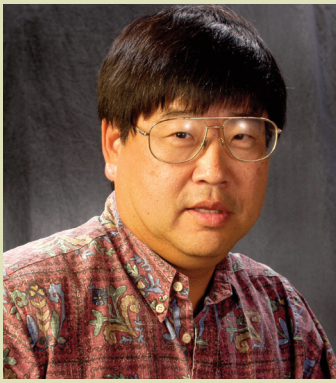


(LEFT) A system operator assists a member with a phone transaction.



(ABOVE and RIGHT) Though all branches were closed, HIFICU Tellers were available by phone to help members with transactions as soon the new system went online.





Chairman's Message

Aloha Members,

Spring is a time for change and new beginnings, so I find it appropriate that our data conversion took place during this time of year. With our new system up and running, we will be able to serve you more efficiently, in keeping with our mission to provide you with the best in financial products and services. Thank you to our valued members, for your patience and fortitude while the system upgrade was implemented. I am confident that you will find the

improved member services a great enhancement to your Credit Union membership.

I would also like to extend a warm mahalo to all our members who attended our first-ever virtual annual meeting, and look forward to next year, when we can hopefully see you all in person. Lastly, I'm pleased to announce that my esteemed colleagues Wanda Beppu and Michael Yee have filled the two vacancies on our Board of Directors. Their experience and knowledge of the financial industry—as well as our Credit Union specifically—is invaluable and I look forward to all the great things we will accomplish together.

Sincerely,
Glen Moribe
Board Chairman

VIRTUAL ANNUAL MEETING 2021

On Saturday, March 27, HIFICU held its 85th Annual Meeting. For the first time in Credit Union history, the meeting was held virtually, with members attending the event via their computers and smart devices.

Broadcast from the King Street branch in Kalihi, the meeting followed the same format as usual, with Board Chairman Glen Moribe covering the Credit Union's solid performance in 2020. He also touched upon what lies ahead for HIFICU in 2021 and beyond.

Nominating Committee Chairman Gerald Noda announced that Wanda Beppu and Michael Yee had filled the two vacancies on the Board of Directors for 2021-2022.

Thank you to all of our members who took the time to register and attend the meeting. We are grateful for your continued support through this



Board Chairman Glen Moribe delivers his remarks at the meeting.

unprecedented time. We are hoping that next year's event will be a more traditional in-person affair. Please keep watching your newsletters, our website (www.hificu.com) and our social media pages for any updates throughout the year.

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
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 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).....**0.65% 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 9/01/2020, 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 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
24/7 Audio Response: 1-800-442-1739
Lost or Stolen VISA Credit Card:
 1-800-449-7728
Lost or Stolen MasterCard Debit Card:
 1-800-528-2273



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FOUR STIMULUS SCAMS And How to Avoid Them

Scammers are closely following the news regarding COVID-19 and the associated stimulus payments to try to take advantage of a confused and worried public. Here are four scams the Federal Trade Commission (FTC) says to watch out for:

Fake Checks. You might receive a fake check that looks identical to a legitimate, government-issued check. But after depositing the check, scammers will call (pretending to be from the government) and claim that you were overpaid and ask for the balance to be sent back. According to the FTC: "The IRS won't tell you to deposit your stimulus check then send them money back because they paid you more than they owed you. That's a fake check scam."

Phishing Emails and Texts. Scammers may send you emails or texts asking you to verify your bank account information in order to receive your stimulus payment. The FTC advises that the IRS will never contact you by phone, email or text about your payment, or ask for any of your sensitive information, such as your Social Security or bank account number.

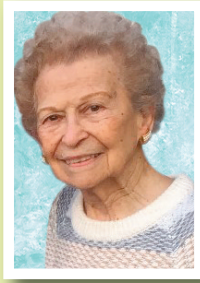
Fake Websites. Over the last year, there have been more than 150,000 fake websites related to economic stimulus checks. Never click on a link that you receive in an email or text. To check on your eligibility or the status of your payment, the FTC says to always start at irs.gov/coronavirus.

Robocalls. More than just annoying, robocalls are now being used to commit stimulus payment fraud. Some robocalls will ask you to verify your sensitive information or claim you need to pay a fee before you receive your payment. The FTC warns consumers that you never have to pay upfront to receive your payment, and anyone asking you to do so is a scammer. Additionally the FTC advises to not trust your Caller ID, as legitimate government office numbers can easily be spoofed.

Stay updated with the latest on COVID-19 and stimulus payment related fraud at ftc.gov/coronavirus/scams-consumer-advice.

HIFICU MEMBER WINS \$1,000

CONGRATULATIONS to our longtime member Mary V., who was the big winner in the recent "Credit Unions Give Back" national sweepstakes! Mary is a former Hawaiian Telephone employee, retiring in 1967 after over 19 years of service. Way to go, Mary! We are so glad you are a Credit Union member, and hope you enjoy your prize!



(Left): Mary's Hawaiian Telephone Employee ID Card.
(Above): Mary today.

PREPAID VISA GIFT CARDS AVAILABLE NOW

With Summer just over the horizon, some of you may be planning to travel soon. With travelers checks now discontinued, we are happy to tell you that prepaid Visa Gift cards are now available at HIFICU!

How Prepaid Visa Gift Cards Work

Prepaid Visa Gift Cards look and act just like regular debit cards, and are accepted at millions of locations around the globe. Using them is a snap! Buying something at the grocery store? Just swipe or insert the card at the point of sale. If you're shopping online, type in your card number, as you would with a regular card.

You can get a prepaid Visa Gift Card with anywhere from \$20 to \$500 loaded on it, which makes them the perfect travel companion.

- Accepted anywhere Visa is accepted
- Safer and more convenient than cash
- Replaceable if lost or stolen*

Prepaid Visa Gift Cards are available at all HIFICU branches. Call us at 832-8700 for more information or go to www.hificu.com.

**Upon registering your VISA Gift Card
Other fees associated with this card*



Highlighted Employee

It's time to say hello to Joan, our Highlighted Employee for this issue. We welcomed Joan—who works in the Teller Department—into our financial 'ohana back in 2016, through our merger with BWS FCU, and she has 44 years of experience in the financial industry.

Joan is an avid reader, and she is as much a fan of Tom Clancy's Jack Ryan series as she is of romance novels. She also has eclectic taste in music and listens to everything from Classical and New Age to hard rock and heavy metal. Joan's list of favorite musical artists include, Beethoven, Mozart, Led Zeppelin and Metallica.

Joan is an adventurous traveler who loves to go on road trips. She once braved the icy grounds of Haleakala in high heels to watch the sunrise. Her warm smile and quirky sense of humor has been a wonderful addition to our Credit Union team, and the feeling is mutual. "The people here are great!" she says.

Color: Pink

Food: Steak

Movie: Star Wars

Sport: Football



JOAN

SYSTEM CONVERSION

(Continued from page 1)

Call Center

To help members with transactions and questions immediately after the conversion, we set up a designated call center with specialists who were well-versed in the new system's features and capabilities.

Special Branch Hours

Though the conversion process kept all of our branches closed on Thursday, April 1 and Friday, April 2, our staff was on hand to answer calls and assist members on Friday starting at 1:00 pm. To make sure we were available to our members, we opened our King Street, Fort Street, Airport, and Kaimuki branches on Saturday, April 3 from 9:00 am to 5:00 pm. Our Walmart branches in Kapolei, Kunia, Maui and Pearl City were also open as usual.

Service Update

It was previously announced in our February newsletter that we would be switching from PopMoney to Zelle in our Online and Mobile Banking Platform when we converted on April 5th. Unfortunately we were not able to provide that service on that date. We apologize for the inconvenience and we encourage all users of these products to call us at 832-8700 for alternatives. Please check our website for updates at hificu.com/conversion.

Getting to Know Your New Banking Platform

HomeBranching (Online Banking) & MyMobile (Mobile Banking) Users

Continue to access Home Branching in the usual way, through hificu.com and through your existing mobile app.

The first time you log in to HomeBranching, use your current User ID as your user name, and use the last 6 digits of the primary account holder's social security number as your password. Once you've successfully logged in, you will need to update your password with the following criteria: 9-32 characters, uppercase, lower case, number and special character.

Audio Response System (formerly AnyTime Teller)

To reset your Home Branching password, go to www.hificu.com, and enter your current User ID here.

For your password, use the last 6 digits of the primary account holder's SSN. You will then be prompted to create a new password.

Online Banking

User ID:

Log In Reset

[Forgot Password?](#)

Once you set up your new password and security questions, just accept the terms and conditions...

Welcome, JOHN ALOHA Your last login was 4/5/2021 1:02 PM Eastern Daylight Time.

Accounts

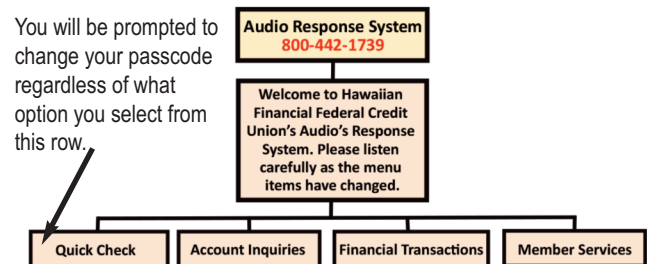
Checking And Savings

Account Name	Statement Date	Available Balance	Current Balance
CHRISTMAS CLUB *000=25	---	\$327.67	\$327.67
REGULAR SHARE *000=01	---	\$618.70	\$613.70
SHARE DRAFT *000000	---	\$824.70	\$824.70
Total		\$1,771.07	\$1,766.07

Loans And Credit Cards

...and you're all set to use HomeBranching!

If you've been using our Anytime Teller you probably have the number and prompts memorized. Our new Audio Response System (ARS) will be just as easy to use and remember. You can access the system by calling **800-442-1739** and using your member number and the last 4 digits of the primary account owner's social security number. Once you've successfully logged in, please update your password with a new 4 digit passcode.



Note to MyFinancial Users

MyFinancial is a handy tool to aggregate all your financial data in one place. No need to log into each account separately - you will be able to see your financial portfolio all in one place. Simply log in to HomeBranching through hificu.com and re-establish your account.

Mahalo to our members for your understanding and support as we went through our conversion. Whether you access our services online, over the phone, or in-person, we are thrilled to offer you a new level of member service!



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on
the following days:

Memorial Day — Monday, May 31

King Kamehameha Day — Friday, June 11

Independence Day — Monday, July 5

2021 EASTER COLORING CONTEST

Congratulations to our Winners!

We had an eggs-cellent turnout for this year's Easter Coloring Contest! As in previous years, we had three age categories; ages 6 and under, ages 7-13, and ages 14+. MAHALO to all the kids and kids at heart who took the time to show us your artistic skills. We hope you had as much fun coloring as we did looking at all the entries, which were judged by originality, creativity and effort.

We had 17 total winners, with one grand prize winner winning a \$50 Amazon Gift Card! The rest of the winners each got a \$25 Amazon Gift Card. Congratulations to all of our winners. We can't wait to see what you come up with next year!

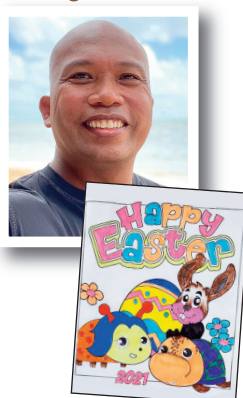
Lacey C.
Age 6 and Under



Ezekiel
Age 7-13



Jomel D.
Age 14+



Halia B.
Grand Prize Winner