



Hawaiian Financial
Federal Credit Union

Belonging

JULY 2021 A NEWSLETTER FOR MEMBERS

BACK TO THE BIG SCREEN

WE'RE SENDING OUR MEMBERS TO THE MOVIES!

Enjoy the Big Screen on us! Summer is here, and it's time to bring back one of the season's most enduring and fun traditions—going to the movies! **From July 1 through August 31, 2021**, you can win a \$15 Regal Theatres concession gift card from your blockbuster Credit Union—Hawaiian Financial FCU!

Visit our branches and look for the SUMMER BLOCKBUSTER MOVIE posters. Each poster has a QR code to enter to win. We will be giving away \$15 Regal Theatres concession gift cards every day for the entire Summer! Simply visit our CU to snap the QR code for your chance to win your \$15 concession gift card. For details on the promotion, visit www.hificu.com/bigscreen and visit our social media pages for other ways to win.

Enjoy the Movies with Popcorn and Soda! Want more? We are giving away a **FAMILY FOUR PACK** (which includes 4 premium tickets AND \$20 concessions) with every **new checking** account opened with \$100, or **KIDS CLUB** savings account opened with \$100. Find out more about this awesome promotion by visiting www.hificu.com/movienight.

You and your family belong in the movies, and HIFICU can get you there! Visit your favorite branch and enter for your chance to win today!

Only one Family Four Pack per member/account per household address. Offer expires 8/31. No purchase necessary to enter to win Regal concession \$15 gift card. Other restrictions apply. See www.hificu.com for official rules.



DIGITAL VISA ISSUANCE

Lost VISA credit cards can now be replaced immediately! Through digital issuance, a digital version of your card can be added to your digital wallet before the physical replacement card arrives. This digital card is accepted anywhere you can pay with mobile wallets, allowing for seamless, uninterrupted payment.

PLEASE NOTE: You must have the MyCard HIFICU Visa app in order to receive a digitally-issued card.



Instantly replace your VISA!

COMING SOON!



- Perfect for travel and for students
- Use anywhere Visa is accepted
- Make ATM withdrawals
- Load up to \$5,000



Chairman's Message

Aloha Members,

Now that Summer has arrived and the state is lessening restrictions, you may be out and about more often than you have been in the last year and a half. Be sure to take HIFICU with you wherever you go. We have an array of apps that you can use to ensure your funds are easily accessible to you, wherever you are and whenever you need it (see page 3 for details).

Our recent data system upgrade has brought some changes, while providing you with enhanced member service. Please see the list on page 5 for a rundown of some of the most prominent changes, including what's new with online banking, your monthly statement and more. The board and management staff are excited for how the upgraded system will provide you with an overall improved experience. Of course, change brings with it an adjustment as we move forward to a new way of doing things. We would like to thank our members for their patience and fortitude during the implementation of these changes.

Sincerely,
Glen Moribe
Board Chairman

SCHOOL TOOLS 2021

Helping Hawaii's Keiki Go Back to School



Throughout the month of May, HIFICU participated in the School Tools donation drive. This annual Helping Hands Hawaii initiative aims to get school supplies into the hands of underprivileged school children in our community.

All HIFICU branches served as collection centers for donated school supplies, and we provided a direct link on our website to

make a monetary donation online. HIFICU also made a large donation of supplies that was a combined contribution from members as well as the Credit Union itself.

HIFICU is proud to be an active partner in the community and lending our support to such worthwhile causes. To find out more about Helping Hands Hawaii, or to make a donation visit helpinghandshawaii.org.

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
Hours: See www.hificu.com for schedule

Bishop Branch

1177 Bishop St, 11th Fl (Restricted Access)
PH: (808) 521-1077
MODIFIED 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



Federally insured by NCUA

TECHNOLOGY RIGHT AT YOUR FINGERTIPS

The Future of Banking is Already Here with These Awesome Apps

MOBIMONEY Your Debit Card's Best Friend



For HIFICU Debit Card holders, **MobiMoney** is a must-have app! MobiMoney gives you total control over your Debit Card, adding a layer of security and convenience.

•Turn your debit card on/off. "Freeze" your debit card if it's misplaced.

•Receive card transaction alerts.

•Limit card usage based on location, transaction type, merchant and amount.

•24/7 phone support at 800-663-7354.

•View debit card transaction history.

Easily keep track of your Debit Card activity.

MobiMoney users are alerted to potential fraud and empowered to decide when, where and how their cards are used in real-time. You'll wonder how you ever got along without it!

To download the app, simply visit your app store on your mobile device and search for MobiMoney (one word). Once you register your Debit Card with the app, you're all set to start using it.



MYCARD Your VISA Card's Best Friend



The **MyCard HIFICU Visa** app combines the most popular card management features and seamlessly presents them on a single platform.

•Making payments

•Turning a card off/on

•Reporting a card lost/stolen

•Setting alerts

•Tracking reward points

•90-day transaction history

Everything about the MyCard app is designed to be user-friendly to ensure the ideal member experience.

Access is TouchID-enabled for Android and IOS devices, and camera integration allows members to even set-up a personalized image. Operators are standing by to help you any time day or night at 1-855-553-4291.

After easy download and installation, members simply register their cards on the app and they're all set! Look for the MyCard HIFICU Visa icon in the app store.



MYMOBILE Your Account's Best Friend



Banking has never been easier! **MyMobile** is a versatile, full-featured app that allows you access to your funds, anytime day or night, 24/7, no branch needed! With MyMobile you can:

•Transfer Funds

•Make deposits using your phone's camera*

•Pay bills

•Check your account balances

•Order checks

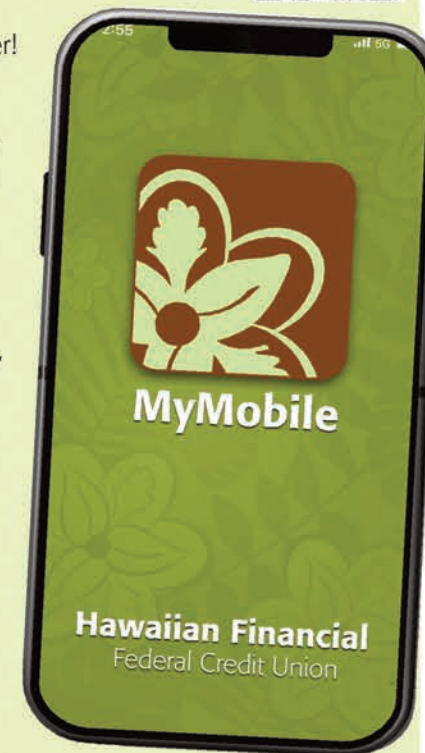
•Apply for a loan

•Apply for another account

MyMobile is face ID-enabled and uses the latest in security technology to ensure your transactions are safe and reliable. 24/7 phone support is available at 800-663-7354.

Search for MyMobile in your app store, and look for the HIFICU logo icon. NOTE: MyMobile is available to all HomeBranching (online banking) users. You must be a HomeBranching user to use MyMobile. Signing up for HomeBranching is fast and easy at www.hificu.com.

*Must meet qualification criteria. MyMobile Banking fee is currently waived for all HIFICU HomeBranching members. A reconnect fee of \$4.00 will occur after 90 days of inactivity. Standard messaging and data usage fees apply. Please contact your carrier for details.



DIGITAL WALLETS: MAKE PAYMENTS ON THE GO, QUICK & SECURE

Make life easier with a digital wallet, compatible with your HIFICU credit and debit cards.* Make speedy, safe and contactless payments with your mobile device, in stores or online. Your credit and debit card numbers are never shared with merchants or stored on your device, which provides peace of mind that your confidential info will remain that way. New to digital wallets? They 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. Many vendors now accept payments via digital wallet apps. *Google Pay not available for debit cards.

You can add your HIFICU Cards to these popular apps:



CONVERSION CORNER

Post-Upgrade Updates

Our system upgrade took place in April and brought with it many changes. Please review this summary of the highlights.

Statements. Your monthly and quarterly statements have a new look and layout (see below). Please note that for members that have loans, your loan info will NOT appear on your statement, but will be sent to you in a separate statement.

HAWAIIAN FINANCIAL FCU
1138 N KING ST
HONOLULU HI 96817-3345

MEMBER'S STATEMENT OF ACCOUNT
Page 1 of 1
Star Office: 808-832-8700
Audio Response: 800-442-1738
Lost or Stolen MasterCard Debit Card: 800-628-2273
Lost or Stolen VISA Credit Card: 800-449-7728
www.hfcu.com

RETURN SERVICE REQUESTED

00016 0478858 001 092029 15156
JANE Q. ALOHA
1234 SERENITY ST
HONOLULU HI 96817

MEMBER NUMBER
XX0 000
STATEMENT PERIOD
04/01/2021 - 04/30/2021
15156000-00037

IMPORTANT MESSAGES
****ATTENTION**NEW STATEMENT FORMAT****
Please note some names, for statement purposes only, have been truncated for character limitations. No account changes have been made. Familiarize yourself with the new sections.

ACCOUNT SUMMARY - Balances as of 04/30/2021

Account Nickname	Account Balance
Deposit Accounts	15,000.00
Vip Travel	20,000.00
012345 12m Int CD	1,322.77

VACATION-VIP TIERED

Posted Description	Amount	Balance
04/01 PREVIOUS BALANCE		25,000.00
04/01 TRANSFER TO CERTIFICATE 012345	-10,000.00	15,000.00
04/30 NEW SHARE BALANCE		15,000.00

012345 12M INT CD

Posted Description	Amount	Balance
04/01 PREVIOUS BALANCE		20,000.00
04/01 DEPOSIT CERT	0.00	20,000.00
04/01 TRANSFER FROM SHARE 00	10,000.00	30,000.00
04/30 MATURE 04-02-22 0.780		30,000.00

SHARE DRAFT

Posted Description	Amount	Balance
04/01 PREVIOUS BALANCE		1,322.77
04/30 NEW SHARE BALANCE		1,322.77

2021 YEAR-TO-DATE FINANCIAL SUMMARY

Divident	Divident	Mortgage	Mortgage	Mortgage	Other Non-APTS
PAID	WITHHOLDINGS	POINTS	LATE CHG	FINANCE CHG	FINANCE CHG
263.43	0.00	0.00	0.00	0.00	0.00

IMPORTANT MESSAGES
****ATTENTION**NEW STATEMENT FORMAT****
This statement will only reflect your share accounts. All loans will have a separate billing statement. For reporting & mortgage finance charges refer to your loan statement.

INFORMATION FROM LOAN STATEMENTS

Transaction History on HomeBranching. If you are a HomeBranching (online banking) user, please note that your account transaction history will only build forward from April 2, 2021. If you need to access transaction data from prior to that date, sign up for eStatements to view the last 16 months of statement history. Also, to view statements online you will need to be enrolled in online statements. If you receive paper statements, online copies will not be available.

Signature Line of Credit. Currently, advances for the signature line of credit are in increments of \$100.00. Effective July 1, 2021, there will be no minimum advance requirement. Amounts will be dispersed based on request.

If you have any questions about these or any other upgrades, please call us at 832-8700.

Highlighted Employee

Our Maui members are sure to recognize the bright smile and friendly face of Nikki, our Highlighted Employee for this issue. Nikki has worked at Hawaiian Financial FCU for four years and is an Assistant Teller Supervisor at our Maui branch, located in the Maui Walmart.

Describing herself as upbeat and positive, Nikki always tries to make others around her feel the same. "I like smiling, smiling's my favorite," she says quoting Buddy, from the Holiday movie "Elf." She is a board game aficionado and spends hours playing Chess, Scrabble, Blokus and more with her husband and kids. She also loves going to the beach with a good book.

Nikki finds "the people" to be the best part of her HIFICU experience, referring to her branch co-workers, as well as our Maui members. "Answering their questions, helping someone with their HomeBranching, or just listening to how their week is going, is what makes my day."

Color: Teal. "For now, but it changes all the time."

Music: Pink, Bruno Mars, Justin Timberlake, Chicago

Movie: "French Kiss" with Meg Ryan, and Marvel films

Vacation Spot: Italy. "It was amazing!"



NIKKI



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

PRESORTED
STANDARD
US POSTAGE
PAID
HONOLULU, HI
PERMIT #170

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Independence Day — Monday, July 5

Labor Day — Monday, September 6

Columbus Day — Monday, October 11

**GET EXCLUSIVE HIFICU MEMBERS-ONLY DEALS
FROM REGAL THEATRES! >> See page 1 for details**

HAWAII FOODBANK FOOD DRIVE

JOIN HIFICU IN HELPING OUT A GREAT CAUSE



HIFICU is thrilled to be partnering with Hawaii Foodbank for their annual food drive.

Throughout **June and July**, our branches will serve as donation collection centers where you can drop off your donations of food. Monetary donations are also welcome. We will be

accepting donations by cash or check (made out to Hawaii Foodbank).

Additionally, you will get a HIFICU t-shirt* with your donation of \$20 or more, with all proceeds going to the Foodbank. These lightweight, stylish shirts will keep you cool in the Summer as you proudly show off your Credit Union membership!

HIFICU staff volunteers will also be on hand for the Foodbank's annual collection day event on **August 14**. We will be helping out at Restaurant Row from 7:30 to 11:30 a.m. Be sure to stop by and say hello!

One in six Hawaii residents are food challenged. Hawaii Foodbank serves over a one million pounds of food each month in their ongoing mission to help those in need. HIFICU is proud to lend a helping hand!

*While supplies last. Limited quantity and sizes available.



Hawaii FoodBank Food Drive

•Drop off donations thru
June & July at any HIFICU Branch

•Get a HIFICU T-shirt* with a
\$20 donation