



# Belonging

OCTOBER 2021 A NEWSLETTER FOR MEMBERS

## Welcome

## KUAKINI MEDICAL & DENTAL FCU

We are thrilled to announce that Kuakini Medical & Dental Federal Credit Union has merged with Hawaiian Financial Federal Credit Union. In April 2021, KMDFCU members voted overwhelmingly in favor of the merger, and the regulatory agency that oversees both credit unions has given the go-ahead for the merger to take place.

This is an exciting development on many fronts. Beginning November 2, 2021, our newest member-owners will be able to enjoy all of HIFICU's member benefits, including more branch options, an expanded range of products and services, weekend banking hours at our Walmart locations, and many other member perks.

For longtime and existing HIFICU members, the addition of KMDFCU's membership to our 'ohana is a sure sign of our continued growth and stability. The merger also means that there will be another convenient branch location for our members. The office is located at 1703 Liliha Street, Honolulu, HI 96817 and can be contacted at 687-6280. We are happy to announce that Darnell Pagan and Randy Ikezaki will stay on at this location to take care of all your money needs. Darnell will serve as Kuakini Branch Manager, while Randy will serve as a Teller.

Kuakini Medical & Dental Federal Credit Union was formed in 1957, and grew to hold \$45.5 million in assets. It's 2,244 members include employees of Kuakini Medical Center, Fresenius Medical Care, retirees of Eastman Kodak Corporation, and Hawaii Dental Association staff.



***Kuakini Branch Manager Darnell Pagan  
and Teller Randy Ikezaki.***

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**HIFICU Kuakini Branch  
1703 Liliha Street  
Honolulu, HI 96817  
Monday-Friday 7:30 am - 3:30 pm**

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Being a member of HIFICU means you now have many options in accessing your funds, such as:

**Home Branching:** Our online banking platform allows you to transfer funds and check your balance anytime, day or night!

*(See KUAKINI MERGER on page 5)*



### HELP A FRONTLINE HERO THIS HOLIDAY SEASON

Purchase a VieShield product— which protects you from COVID-19 for four hours— at HIFICU and you will help keep a frontline worker safe!

*(See KEEP SAFE FROM COVID-19 on page 5)*



## Chairman's Message

Aloha Members,

Let's all welcome the members of Kuakini Medical & Dental Federal Credit Union, who have now joined our Hawaiian Financial FCU 'ohana. I am confident that our wide range of financial products will more than meet your needs, and trust that you will enjoy the new level of service and convenience that is now available to you as a member of HIFICU. As our recent Credit Union Day celebration emphasized, the "people helping people" philosophy is one

we sincerely believe in, and is the cornerstone on which our Credit Union is built.

At HIFICU, the safety of your funds is always top of mind, but we also place a high priority on your health and well-being. We have now implemented a vaccine mandate for our staff at all branches. We want you to come in and do your transactions in an environment where you can feel secure.

As 2021 draws to a close, it's time to reflect on what we are thankful for in our lives, and to look forward to the exciting things that lie ahead in the coming year. On behalf of my fellow Board members, as well as Credit Union management and staff, I wish you all a healthy and happy Holiday Season.

Sincerely,  
Glen Moribe  
Board Chairman

# HERE COMES THE Holidays

As the Holiday Season approaches, it's almost time for HIFICU to roll out our perennial end-of-year favorites: the HIFICU Gift Money Envelopes, Pocket Planners and Strip Calendars.

### HIFICU Gift Money Envelopes:

Everyone likes receiving money for Christmas, and these Holiday-themed envelopes are the perfect container for your monetary gift.

**2022 Pocket Planner:** This handy planner helps you keep track of important dates throughout the year. It's also packed with important Credit Union information, such as branch locations and operating hours, contact numbers and our 2022 Holiday Schedule.

**Desktop Strip Calendar:** You'll have the entire year at-a-glance with this calendar, that can be easily affixed to your work or home office desk.



These items will be available at all HIFICU branches starting on Friday, November 26.

Limit of five envelopes, one pocket planner and two strip calendars. While supplies last.

### 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](http://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](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).....**0.75% APY+**  
 Share Certificate (48 months).....**0.60% APY+**  
 IRA Certificate (24 months).....0.50% APY+

## VIP Money Market Accounts

\$100,000.00 and over.....0.35% APY+  
 \$50,000.00 – \$99,999.99.....0.25% APY+  
 \$5,000.00 – \$49,999.99.....0.15% APY+

+APY=Annual Percentage Yield. \$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 10/01/2021, 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 7/1/2021 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



EQUAL HOUSING  
LENDER

Federally insured by NCUA



## HIFICU CHRISTMAS SAVINGS ACCOUNTS

On October 1, your Christmas account funds were disbursed to your designated savings or checking account, so you're all set to get going with Holiday shopping! And while Christmas 2021 is upon us, it's NOT too early to start saving for the Holiday Season next year!

In fact, it's the perfect time to open a Christmas Savings account at HIFICU. Through payroll deduction or other regular deposits, you'll put a little away each month for the Holidays.

- \$5 minimum balance
- No monthly service fee
- Save systematically throughout the year
- Earn monthly dividends

HIFICU Christmas Savings accounts are the no fuss, no muss way to prepare for the most wonderful time of the year! Apply online today at [www.hificu.com](http://www.hificu.com).

## HOLIDAY THE STRESS-FREE WAY

While the Holiday season is a joyous time for many, it can also be stressful. It's natural to want the perfect Christmas, but we must also remember to manage our expectations. Here are a few tips to avoid the Holiday hullabaloo.

**Stick to a budget.** The average American spent about \$1,000 on gifts in 2020. While the season tends to bring out our generous spirit, remember that the perfect gift does not have to come with a hefty price tag.

**Plan ahead.** Do your shopping and other errands a little at a time, while also scheduling some relaxation.

**Shop strategically.** Shop when stores and malls are less crowded (weeknights and weekdays, if possible). If shopping online, don't let the recent news of supply chain shortages send you into a panic. The point of a gift is to show that you care, so don't worry if the exact gift you're looking for is unavailable. It really is the thought that counts!

# NEED TO SEE US? WE'RE HERE FOR YOU!



While you're out and about this Holiday season, don't forget you can schedule an appointment online with HIFICU at any of our branches! Want to do a detailed review of your account with a Member Services Representative? Have a question you'd like to discuss with a loan officer? Setting up your appointment is a snap!

Just go to [www.hificu.com](http://www.hificu.com) and click on *Schedule Appointment* to get started. From there you will be prompted to choose between an in-person or over-the-phone meeting, and the branch location, time and subject of your appointment.

All branches are following COVID safety protocols for your health and well-being as well as that of our staff. Go online and book your appointment today!



**Remember the reason for the season.** Above all, keep in mind that the Holidays are not about gifts; it's about spending time with loved ones. Focus on creating special moments and memories with the people you care about the most.

SOURCE: [www.NAMI.org](http://www.NAMI.org)

# Highlighted Employee

Our Highlighted Employee for this issue comes to us from our Sheraton Waikiki branch. Aaron has been with Hawaiian Financial FCU for four years and works as a Teller.

Aaron describes himself as "someone that tries to be the best version of himself with each passing day." He has a wide range of interests, including anime (he is a fan of such titles as *Seven Deadly Sins* and *Demon Slayer*) and video gaming.

His taste in music is also eclectic, and he cites songs by such diverse artists as The Eurythmics, Alan Jackson, Celine Dion, Daft Punk, Bruddah Iz and even classical composer Antonio Vivaldi as favorites.

Aaron always strives to be thankful for his blessings in life, no matter how big or small. This includes his relationship with fellow Credit Union staff. "When we work as a team it makes even the roughest days go smoothly," he says.

**Color:** Red

**Movies:** Space Balls, Princess Bride, Inception, and The Dark Knight

**Quote:** "Who you are, is what you have done. What you do now, is who you will become."  
- Unknown



AARON

# KUAKINI MERGER

(Continued from page 1)

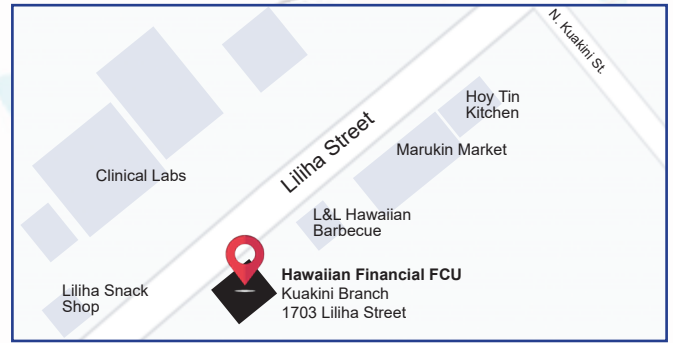
**BillPayer:** Pay your bills online, from the comfort of your own home.

**MyMobile:** The HIFICU mobile app lets you transfer funds, pay bills and even deposit checks using your smartphone camera.

**ATM/ShareCard:** Get cash from HIFICU and Bank of Hawaii ATMs, with ten FREE transactions per month.

KMDFCU joins the ranks of other Credit Unions who have merged with HIFICU through the years, including:

- Aiea Federal Credit Union
- American Trust Federal Credit Union
- Board of Water Supply Federal Credit Union
- Central Oahu Community Federal Credit Union
- Church of World Messianity Federal Credit Union
- Halekulani Federal Credit Union
- Hawaii Teamsters Federal Credit Union
- Hawaiian Airlines Federal Credit Union



**The Kuakini Branch is located on Liliha St., right next to the L&L Hawaiian Barbecue**

- Island Traditions Federal Credit Union
- Oahu Plumbing Federal Credit Union
- ORAL Federal Credit Union
- Sheraton Hawaii Federal Credit Union
- Star Markets Federal Credit Union
- Times Federal Credit Union
- Waipahu Federal Credit Union

KMDFCU members, you should have received a new member booklet and other communication with detailed information on your HIFICU account.

\* THIRD PARTY INFORMATION \*

## KEEP SAFE FROM COVID-19

### with the VieShield Sanitizer & Viral Disruptor

Protect yourself against COVID-19 with the VieShield Hand Sanitizer and Viral Disruptor. This next-generation line of sanitizers not only kill COVID on contact, but unlike ordinary hand sanitizers, it also provides 4 hours of protection against the virus and other harmful bacteria once it is applied.

**VieShield Invisible Glove Lotion.** Apply this lotion to your hands for continuous virus protection for up to 4 hours.

**VieShield All-In-One Spray.** Spray on your hands, face mask, phone, steering wheel or any other surface you touch often. It will provide everything you spray with 4 hours of protection.

For a limited time, these VieShield sanitizers are available for purchase at all Hawaiian Financial FCU locations for the discounted price of \$13.00. Get yours today and help shield your loved ones from germs and viruses.

#### VieShield Details

- Provides 4+ hours of continuous germ killing protection
- Non-Alcohol Based. Kills 99.9% of germs, bacteria, and viruses, including COVID-19
- Integrated Nano Magnesium & Copper Particles
- For more information about these products, visit [novusshield.com](http://novusshield.com)



### HELP A FRONTLINE HERO FOR THE HOLIDAYS

Purchase a VieShield product at HIFICU from **November 1 thru December 24**, and a travel sized VieShield All-in-One Spray will be donated to the frontline worker of your choice. Your gift of thanks and aloha will go to an Educator, First Responder or Health Care Worker to show your appreciation! Travel-sized sanitizer retail price \$6.95 each.

**\$13.00 EACH**  
REGULAR PRICE \$19.95

\$12.00 EACH WHEN YOU  
BUY 3 OR MORE

All sales final. Novus Shield LLC is solely responsible for the content of this advertisement and is the manufacturer and distributor of this product. Hawaiian Financial Federal Credit Union makes no representations or warranties concerning the effectiveness of this product.

**UPCOMING HOLIDAYS**

Hawaiian Financial FCU will be closed on the following days:

- Veterans' Day** – Thursday, November 11
- Thanksgiving Day** – Thursday, November 25
- Christmas Day** – Friday, December 24\*

\*Retail branches located inside Walmarts will be open on Friday 12/24 and closed on Saturday 12/25



**WIN \$10,000 WORTH OF FURNITURE FROM INSPIRATION INTERIORS!**  
See [www.hificu.com/inspiration](http://www.hificu.com/inspiration) for details.

## INTERNATIONAL CREDIT UNION DAY 2021

On October 21, 2021, Hawaiian Financial FCU joined over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of this year's ICU Day was "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial well-being.

Credit unions were built on the principle of "people helping people." For more than 100 years, credit unions have provided access to affordable financial products and strived to meet the needs of underserved communities.

Through the decades, credit unions have grown and evolved—offering a more expansive range of products and



services, while remaining people-centric—to the point where they have become the financial institution of choice for millions of people worldwide. HIFICU is honored to be a part of this proud tradition.

To learn more about ICU day, or the credit union movement in general, visit [cuna.org/icuday](http://cuna.org/icuday).