



Hawaiian Financial
Federal Credit Union

Belonging

JANUARY 2022 A NEWSLETTER FOR MEMBERS

Congratulations TO OUR SCHOLARSHIP RECIPIENTS

HIFICU launched our inaugural Scholarship Program last August. We are happy to present our scholarship recipients, each of whom received a \$2,000 scholarship, \$1,000 more than was initially offered. The Credit Union is proud for the opportunity to help Hawaii students pursue higher education. Congratulations and best wishes to you all!



Alyssa Guillermo

University of
California Irvine



Amanda Soliven

University of Hawaii
West Oahu



Amy Kaneshiro

University of Hawaii
Manoa



Ashlie Balantac

Kapiolani Community
College



Athena Magbual

Undecided



Bailey Miyashiro

Kapiolani Community
College



Brooke Carias

Undecided



Jedd-Ann Gadia

Grand Canyon University



Jennifer Kojima

University of Hawaii
Manoa



Kaley Kelling

University of Hawaii
Manoa



Kaylin Bersamin

University of Hawaii
Manoa



Kenna Higa

Norfolk State University



Kolbe Goya

Honolulu Community
College



Kylie Murakami

Undecided



Lance Abut

Seattle Pacific University



Leianna Elido

Undecided



Matthew Nochi

University of Washington
Seattle



Mia Herradura

Undecided



Mira Olivas

Undecided



Nalani Kaai

University of Hawaii Manoa



Naleia Tacadena

South Seattle College



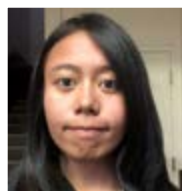
Phalecity Gordon Cabral

Leeward Community
College



Rozelyn Dizon

Undecided



Shannyn Soliven

Leeward Community
College



Shaun Saffery

Brigham Young University
Idaho



Shawna Vanapruks

University of Hawaii Manoa



Sierra Furukawa

University of Hawaii
West Oahu



Sydni Gephart

Undecided



Tyler Tanaka

University of Hawaii Manoa



Vianne Acdal

Undecided



Hawaiian Financial Federal Credit Union

Scholarship Program



Chairman's Message

Aloha Members,

I can't think of a better way to begin the year than by announcing the recipients of our inaugural Scholarship Program (see page 1). Congratulations to you all, and I wish you all the best of luck in your higher education pursuits.

HIFICU always strives to give back to the community, and the Holidays presented a perfect opportunity. As a thank

you to front line workers who have been there for us during the past two years, the Credit Union donated hundreds of VieShield sanitizers to healthcare workers, first responders, educators and other essential personnel (see page 4).

We had hoped to hold our annual meeting and dinner in our normal fashion, but continued restrictions on large gatherings have curtailed those plans. Once again, our Annual Meeting will be held virtually on Saturday, March 12 (see page 5). I encourage you all to attend.

The HIFICU Board of Directors and staff wish you a happy and prosperous 2022.

Sincerely,
Glen Moribe
Board Chairman

HIFICU BRANCH UPDATE

Please note that our Airport Industrial Branch (the former Times FCU office) at 3375 Koapaka Street is now closed. We apologize for the inconvenience. Members who frequented that branch are encouraged to do their transactions at these locations:

•Airport Branch

277 Elliot Street

•Main Branch

1138 North King Street

•Fort Street Branch

1032 Fort Street (located inside Walmart)

•Kuakini Branch

1703 Liliha Street

Online and Mobile Options

Keep in mind that your HIFICU accounts are accessible to you anytime—day or

night—with **Home Branching**, our online banking platform. With Home Branching you can transfer funds between savings and checking, pay bills, check your balances and much more.

Not currently a Home Branching user? Enrolling is a snap! Simply go to **www.hificu.com** and locate the Home Branching logo on the upper right of your screen. Click on 'First Time User?' and follow the prompts to get yourself signed up in minutes.

You can even bank via your smartphone with **MyMobile**, HIFICU's mobile banking app for those who need to access their finances while on the go. **MyMobile** has many of the features of Home Branching, and even allows you to make a deposit using the camera on your phone.

For more details and information, visit **www.hificu.com/mymobile**.

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

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+

Kuakini Branch

1703 Liliha Street
PH: (808) 687-6280
Mon. – Fri.: 7:30 AM to 3:30 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 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 10/04/2021, 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 1/1/2022 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



SAVE ON TURBOTAX® AND H&R BLOCK® THIS TAX SEASON

Get the tax help you need and special HIFICU member savings with TurboTax and H&R Block

TurboTax - File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax. Scan the code below and save today!

H&R Block – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on. Scan the code below to get your H&R Block coupon today!



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on TurboTax**



**Scan this code for your
H&R Block Coupon**



HIFICU GIVES BACK TO FRONTLINE WORKERS

Highlighted Employee



(Clockwise from top left): Paulette Ito, VP-Marketing, donates VieShield sanitizers to the Pearl City Police Station. Other recipients included the Kaimuki Fire Station; 7-11 Kalihi; Webling Elementary School, and Kalihi Kai Urgent Care.

Through the Holiday Season, VieShield hand sanitizing products were available for purchase at all HIFICU branches to help protect members and their families against the spread of COVID-19. For every product sold, HIFICU donated a travel-sized VieShield sanitizing spray (a \$6.95 value) to a frontline worker, which included first responders, healthcare workers, educators and more.

Through the generosity of our members we were able to donate several hundreds of travel-sized sprays to organizations throughout the community to help keep their workers safe:

- 7-11
- Alvah Scott Elementary
- American Medical Response
- Hawaiian Airlines
- Home Health by Hale Maku (Maui)
- Kaimuki Dry Goods
- Kaimuki Fire Station
- Kaiser Permanente
- Kuakini Medical Center
- Liliha Fire Station
- Makawao School
- Olomana Fire Station
- Pearl City Police Station
- Storefront School
- Tamura's
- Times Kunia
- Urgent Care Hawaii

See our Facebook page for the complete list of organizations. A big mahalo to all of our members who purchased the sanitizers. HIFICU is proud to give back to our frontline workers, who have given so much to the community throughout the pandemic.

It's time to say hello to Dora, our Highlighted Employee for this issue. Dora has worked at HIFICU as Special Projects Manager since 2017. She has 45 years of experience in the financial industry.

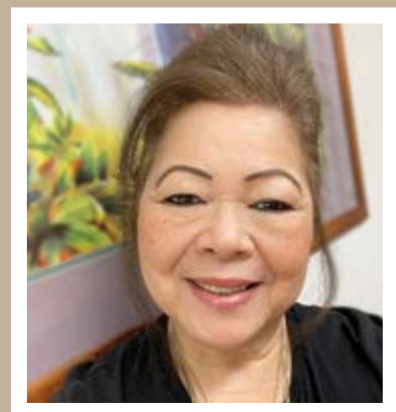
In her spare time, Dora enjoys watching sports with her husband, and cheering on their favorite NFL football team the San Francisco 49ers. She is also a University of Hawaii Sports "super fan" and has spent many an evening in the stands cheering on the UH football, basketball and volleyball teams. Dora also likes getting together with friends for lunch to catch up and experience new restaurants.

As a "team player," Dora cherishes her co-workers, and is also proud of the Credit Union's civic-mindedness. "Being part of HIFICU is a very humbling experience," she says. "The rewards are evident when people recognize HIFICU for our charitable success throughout the community."

Food: Italian, but also local favorites like spicy ahi and shoyu poke

Movies: Pretty Woman, The Avengers

Music Artist: The Eagles, Journey (Steve Perry), Kalapana



DORA

HIFICU VIRTUAL ANNUAL MEETING

Saturday, March 12, 2022



Due to the ongoing restrictions on large gatherings, the 85th Annual Meeting of the Hawaiian Financial Federal Credit Union will be held virtually.

HAWAIIAN FINANCIAL FCU ANNUAL MEETING

When: Saturday, March 12, 2022

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

Time: 5:00 PM - 6:00 PM

This event will be exclusively for HIFICU members, who must register before attending. Please note that this online event will be a "business meeting only," and no door prizes will be given out. To register for the meeting, visit www.hificu.com and click on the Annual Meeting banner. Please follow all the prompts and click REGISTER at the bottom of the page.

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. For general questions about the meeting, please contact (808) 832-8760 or email marketing@hificu.com.

REGISTRATION NOW OPEN

Visit www.hificu.com/annual-meeting-2022

Login instructions will be provided one week prior to the meeting to all registered attendees.



Christmas Savings Accounts

While you may have already taken down your tree and festive decorations, it's NOT too early to start preparing for next Holiday Season! HIFICU makes it easy with our Christmas Accounts. Through payroll deduction or other regular deposits, you can put a little bit away every month.

Christmas Accounts can be opened with just \$5.00 and there are no service fees. In October, funds are distributed to the checking or savings account that you designate, just in time for shopping! Dividends are paid monthly, so you'll have a little extra cheer to spread around. To find out more about Christmas Accounts or to apply online, visit www.hificu.com.



KIDS CLUB E-NEWSLETTER

Beginning with the first issue in 2022, Ohana Keiki, the official newsletter of HIFICU's Kids Club, will be an electronic newsletter. The e-newsletter will be sent via e-mail instead of regular mail. **WHAT THIS MEANS FOR KIDS CLUB MEMBERS.** Kids Club members will still receive four issues a year of informative articles, fun games and other surprises, but the electronic format allows the newsletter to be in full color. To celebrate the new format, we're having a great contest in the first issue, so be sure to watch for it in the first quarter of the year. NOTE: Please make sure that HIFICU has your correct e-mail address, as that is the address we will use to send your e-newsletter. Please call our Member Services Department at (808) 832-8700 to confirm we have the current email.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Presidents' Day — Monday, February 21

Good Friday — Friday, April 15*

Memorial Day — Monday, May 30

*Special holiday hours prior to this holiday. Please see branches for details.

CONGRATULATE THE 30 INAUGURAL HIFICU SCHOLARSHIP RECIPIENTS! (See page 1)

Dream Room GIVEAWAY

INspiration
MEMBERSHIP FOR A NEW HOME

CONGRATULATIONS TO OUR WINNER

Congratulations to Glenn A., who won our INspiration Dream Room Giveaway sweepstakes! From August thru November 2021, members were entered into a drawing when they financed any of the following with HIFICU:

- First Mortgage
- Second Mortgage
- Mortgage Re-Finance
- Home Equity Line of Credit (HELOC)

The prize was \$10,000 in INspiration furniture, enough to make a "dream room" into a reality! Glenn was the lucky



Photo by Tony Grillo

Dream Room Giveaway winner Glenn A. receives his prize at Inspiration Interiors. (From Left: HIFICU VP-Marketing Paulette Ito, Joanne A., Glenn A. and INspiration General Manager Rick Lopes)

winner, and was presented his prize on Friday, January 21, at the INspiration Interiors location on Kapiolani Boulevard.

Existing HELOC members who made a qualifying draw on their credit lines during the promotional period were awarded a \$50 Stage Restaurant gift card. Mahalo to all our members who qualified!