

Belonging

MARCH 2022 A NEWSLETTER FOR MEMBERS

VIRTUAL ANNUAL MEETING 2022

For only the second time in the Credit Union's 86-year history, our annual meeting was held virtually on Saturday, March 12, to give members the opportunity to attend the event from the comfort and safety of their own homes. During the meeting, Board Chairman Glen Moribe remarked on how well HIFICU performed in 2021, and how we were proactive in creating a safe environment for staff and members during the pandemic. He also mentioned how the Credit Union offered relief to its members from the financial impact of the ongoing pandemic in the form of loan extensions, mortgage assistance programs and other member accommodations.

Other highlights of the year included our core data system conversion and the introduction of digital Visa credit cards as well as prepaid Visa cards. Our merger with Kuakini Medical & Dental FCU allowed us to welcome new members into our financial ohana and offer them an expanded range of services. Giving back to the community is always a priority for HIFICU, and 2021 saw the launch of our Scholarship Program, which helped 30 Hawaii students achieve their educational goals. Financially, the Credit Union had another year of solid performance, reaching \$915 million in total assets and remaining one of the strongest credit unions in the state. Depositaccounts.com—which rates credit unions and banks across the nation to give consumers a way to evaluate the financial health of their institution—named HIFICU among the top 200 healthiest credit unions in the nation, giving us an A+ rating. This is the sixth time in the last seven years that HIFICU has received this honor.

It was also announced that Debbie Lau Okamura, Gerald Noda and William "Primo" Pimental had joined the Board of Directors. Outgoing board member Ken Miyasato was also



Glen Moribe
Board Chairman



Debbie Lau Okamura, Gerald Noda, and William "Primo" Pimental
Newly Elected Board Members



Top: Board Chairman Glen Moribe addresses meeting attendees via Zoom. Above: Debbie Lau Okamura, Gerald Noda and William "Primo" Pimental join the 2022-2023 Board of Directors.

recognized for his years of service to the Credit Union. Moribe concluded his remarks by mentioning the 2023 annual meeting, which is shaping up to be a long-awaited return to an in-person event. Mahalo to all our members who took the time to sign up and attend our virtual meeting. We hope to see you all next year!

Save the Date

HAWAIIAN FINANCIAL FCU 2023 ANNUAL MEETING & DINNER

MARCH 25, 2023 · HILTON HAWAIIAN VILLAGE

We're anticipating an in-person event, so please make plans to join us for what's sure to be an unforgettable evening. Keep watching our website and newsletters to stay informed. To get in on the early bird registration, email info@hificu.com to put your name on the list.



Chairman's Message

Aloha Members,

I would like to thank all of you who attended our virtual annual meeting in March. My fellow Board members and I appreciate you taking the time out of your busy schedules to register and be a part of the event. As I mentioned in my closing remarks, we are hoping that next year's event will be back to "business as usual" and we can again hold our meeting and dinner in person. Keep watching our website, newsletters, and social media sites for the latest updates on

next year's event, and for any other happenings at the Credit Union.

I would also like to welcome Deborah Lau Okamura, Gerald Noda and Willam "Primo" Pimental to the Board of Directors for 2022-2023. Having worked closely with them over the years and seeing first hand their commitment to the Credit Union, you can rest assured that our financial institution is in experienced, capable hands. I look forward to working with them, and I am excited for everything we will accomplish together.

Sincerely,
Glen Moribe
Board Chairman

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 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.hifcu.com for current business hours.

Board of Directors

Chairman: Glen Moribe
Vice Chairman: William "Primo" Pimental
Treasurer: Gerald Noda
Secretary: Walinda Beppu
Directors: Calvin Choy, Deborah Lau Okamura, Michael Yee

President: Norman Okimoto

Belonging Editors: Paulette Ito, Darren Soliven

Belonging is published by Hawaiian Financial FCU as a service to its members

EASTER COLORING CONTEST

There's still time to enter our annual Easter Coloring contest, but you better hop to it! Our contest is open to keiki of all ages, and there are three different age categories:

- Ages 6 and under
- Ages 7-13
- Ages 14 and over

How to Enter

Pick up a coloring sheet at any of our branches and turn it in by **April 8**. Can't make it to your favorite branch? You can simply download a sheet from our website at www.hifcu.com.

Prizes

Prizes will be awarded to the winners in each category, and entries will be judged on creativity and originality. Winners will be announced in April.

See our website for the official rules and more information. Enter today!



Download your coloring sheet with this QR code





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:

833-933-1681



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FIVE THINGS TO DO BEFORE YOU DONATE TO A CHARITY

In this series of articles from the Federal Trade Commission, we will cover how to safely donate to charities while protecting yourself and your finances against potential fraudulent activities.

Five Things To Do Before You Donate to a Charity

1. Search online for the cause you care about – like “hurricane relief” or “homeless kids” – plus phrases like “best charity” or “highly rated charity.” Once you find a specific charity you’re considering giving to, search its name plus “complaint,” “review,” “rating,” “fraud,” or “scam.” If you find bad reviews, it might be best to find another organization.
2. Check out the charity’s website. Does it give you details about the programs you want to support or how it uses donations? How much of your donation will go directly to support the programs you care about? If you can’t find detailed information about a charity’s mission and programs, be suspicious.
3. Use one of these organizations that help you research charities:
 - BBB Wise Giving Alliance (www.give.org)
 - Charity Navigator (www.charitynavigator.org)
 - CharityWatch (www.charitywatch.org)
 - Candid (www.candid.org)
4. Find out if the fundraiser and the charity are registered. Some states require that charities register with the state regulator. Check to see if a fundraiser and the charity they’re calling on behalf of are registered with your state’s charity regulator.
5. Check if the donation will be tax deductible. If this is important to you, confirm that the organization you’re donating to is registered with the IRS as a tax-exempt organization. Look up the organization in the IRS’s Tax Exempt Organization Search.

In the next article, we will address the proper way to handle donation requests that come to you via the phone.

ELECTRIC VEHICLES IS NOW THE RIGHT TIME?

With fuel costs climbing toward record highs, you may be asking yourself if now is the right time for an electric car. The answer may not be the same for everyone, as the “right time” is determined almost entirely by your own unique set of circumstances.

Pros and Cons

Weighing the pros and cons can help make your decision easier. On one hand, electric cars are much better for the environment and are great for saving on gas prices. Through the years, electric cars have seen much-improved performance, to the point of matching or exceeding that of traditional fossil-fuel vehicles. While electric cars tend to be pricey, the fuel savings are enticing, and though charging stations may not be on every street corner just yet, they are starting to show up in more and more places. Also, demand for electric cars has skyrocketed lately, with many of the vehicles already sold before they even arrive on the lot. Planning ahead is essential.

HIFICU Can Help

Once you’ve decided if an electric car is for you, come to HIFICU to get financing! We’ve got great low rates on electric and hybrid vehicles, and a friendly, experienced loan staff standing by to help you with all your loan needs!

Apply online today at www.hificu.com or call our Loan Department at **832-8740**.

ELECTRIC/HYBRID AUTO LOANS

1.70%
ANNUAL
PERCENTAGE
RATE

36 MONTH TERM WITH 0.25% DISCOUNT FOR
ELECTRIC OR HYBRID VEHICLES



*Annual Percentage Rate (APR) disclosed for this special is the lowest rate available at a 36-month term with an additional 0.25% discount feature when an Automatic Payment is made through a HIFICU deposit account. Payment Example: At the rate of 1.70% APR, there is a monthly payment of \$285.12 for 36 months for \$10,000 loan amount. Not all will qualify for the lowest rate. Higher rates may apply depending on loan term, member’s credit worthiness, and/or the cancellation of automatic payment. Other rates and terms available. All loans are subject to qualifications and approval. Certain terms and conditions apply. Rates are subject to change without notice. HIFICU membership required.

Highlighted Employee

Let’s check in with our Highlighted Employee for this issue, Jasmine. If you visit our Pearl City branch (inside the Walmart) regularly, you will be sure to recognize her friendly face and beaming smile. Jasmine has been with HIFICU for 5 years, and works as a Teller.

Originally from Guam, Jasmine moved to Hawaii when she was very young. She describes herself as kind and reliable. On weekends, she enjoys spending time with her friends, and trying out new restaurants, particularly Yakiniku and Korean places.

She also likes to travel, and names California (especially Disneyland!) and Guam as her favorite vacation destinations.

Jasmine’s time at the Credit Union has been very rewarding, and she is grateful for her co-workers that have “turned into family,” as well as the special relationships she has built with our members.

Color: Pink

Movie: A Walk To Remember

Music Artist: Beyonce or Adele



JASMINE

Getting a Tax Refund? Use Direct Deposit and HIFICU's Routing Number: 321379070

Still getting paper checks for your tax refund? Make the switch to direct deposit. Direct deposit is the best and fastest way to receive your tax refund. With direct deposit, your refund is deposited electronically into your HIFICU account.

The vast majority of taxpayers get their refunds by using direct deposit. It's simple, secure and free. You can even track your refund using the IRS's Where's My Refund? tool at www.irs.gov/refunds.

Direct deposit is easy to use. Just select it as your refund method through your tax software and type in your HIFICU



account number and routing number—**321379070**. Whether you file electronically or on paper, direct deposit gives you access to your refund faster than a paper check.



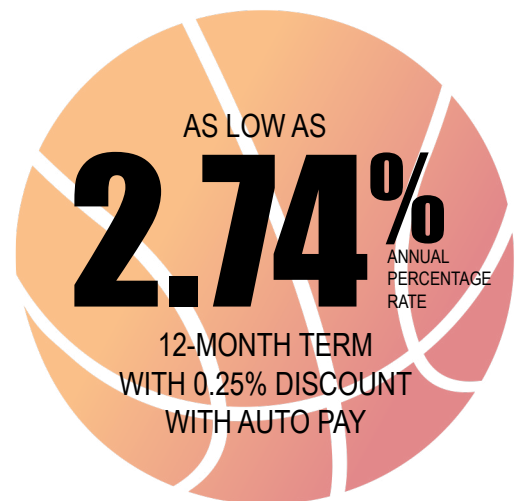
GET A CRAZY GOOD RATE ON A PERSONAL LOAN

Whether you're planning the vacation of a lifetime or finally putting in that swimming pool you've long dreamed of, a personal loan can help make it happen.

Reasons to Get a Personal Loan

Debt Consolidation. Looking to simplify your finances by decreasing the number of bills you have to keep track of every month? A personal loan allows you to pay off multiple debts at once, leaving you with a single monthly payment. You'll also save money with the lower loan rate than your current debts.

Unexpected Expenses. Leaky roof? Water heater finally give out? There are any number of unexpected things that



can happen which will take a toll on your pocketbook. Having access to emergency funds (at a great rate) can help bring peace of mind when the unexpected occurs.

Bottom Line

Whether its for emergencies or planned expenses, the reasons for a personal loan are as varied and unique as the borrowers themselves. Regardless of the reason, a personal loan can be a much better option when compared to high-interest credit cards.

And now is the perfect time to finance your personal loan at HIFICU! We are offering a great low rate and flexible loan terms. Our Loan Department will provide you with personal assistance every step of the way. Apply today! We've made it easy for you. Just scan the QR code below to apply online.

Call our Loan Department at **832-8740** for more details.

Annual Percentage Rate (APR) disclosed for this special is the lowest rate available at a 12-month term with an additional 0.25% discount feature when an Automatic Payment is made through a HIFICU deposit account. Payment Example: At the rate of 2.74% APR, there is a monthly payment of \$84.58 for 12 months per \$1,000 borrowed. Not all will qualify for the lowest rate. Higher rates may apply depending on loan term, member's credit worthiness, and/or the cancellation of automatic payment. No refinancing of existing HIFICU personal loans for this promotional rate. Other rates and terms available. All loans are subject to qualifications and approval. Certain terms and conditions apply. Rates are subject to change without notice. HIFICU membership required. Offer effective 3/1/2022 thru 4/30/2022.





UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Good Friday – Friday, April 15*

Memorial Day – Monday, May 30

Juneteenth – Monday, June 20

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



**HIFICU 2023 ANNUAL MEETING AND DINNER—MARCH 25, 2023
AT THE HILTON HAWAIIAN VILLAGE (see page 1)**

NATIONAL KIDNEY MONTH AT HIFICU

March is National Kidney Month and HIFICU partnered with National Kidney Foundation of Hawaii to lend a helping hand. Throughout the month, our branches collected donations from members and non-members. All donors were recognized with special cards that were displayed throughout the branches.

Also, on Saturday March 12, HIFICU staff participated in the 2022 Kidney Walk at Kapiolani Regional Park. The 1.7 mile walk raises awareness for National Kidney Foundation of Hawaii’s efforts. The event included food booths, live entertainment, wellness screenings, and a KIDney Zone with games for the keiki.

A big mahalo to all who donated at our branches. Through your generosity, HIFICU brought in over \$4,000 and helped the Kidney Foundation reach their \$175,000 goal.

The National Kidney Foundation of Hawaii strives to eradicate chronic kidney disease in the islands through health education programs, clinical patient services, and innovative research.



Left: Donation cards on display at our Fort Street branch.



Right: HIFICU’s Kidney Walk team at Kapiolani Regional Park.



National Kidney Foundation®
of Hawaii