



Belonging

MAY 2022 A NEWSLETTER FOR MEMBERS

EASTER COLORING CONTEST

Congratulations to our Winners

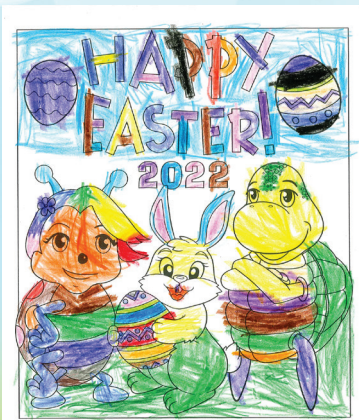
With hundreds of entries submitted, the 2022 Easter Coloring Contest was our biggest one yet! Open to keiki of all ages, our contest had three categories (ages 6 and under, ages 7-13 and ages 14+). Entries were judged on originality, creativity and effort. We had a total of 20 winners. Nineteen of them were each given a \$20 Amazon gift card, and our grand prize winner—**Harley C.**—won a \$75 Amazon gift card for her AMAZING take on Yoko, Kalea and the Easter Bunny. Congratulations Harley, and to all of our winners!

Mahalo to all of you who got into the "Spring spirit" and took the time to enter. You all did a marvelous job, and we are already looking forward to next year's contest!

See our website (www.hificu.com) for the full list of winners.



GRAND PRIZE WINNER
Harley C.



Brooklyn
Age 6 and Under
Category



Mailah N.
Age 7-13
Category



Riza G.
Age 14+
Category





Chairman's Message

Aloha Members,

I hope you all had a joyous Easter season. Our annual Easter coloring contest is growing by leaps and bounds and we received more entries this year than ever before (see front page). Thank you to everyone who entered, and congratulations to all of our winners.

Our relationship with the community is very important to us, which is why we are always grateful for opportunities to lend a helping hand (page 6). It was our great honor to partner recently with two very worthy organizations—Boys and Girls Club of Maui and National Kidney Foundation of Hawaii—and show our support for the wonderful work that they do.

Believe it or not, Summer is just on the horizon. While you're making your plans, don't forget that HIFICU can be a great resource for you. Whether your Summer involves travel or staying close to home (see page 3), we're here to help with all your financial needs.

Sincerely,
Glen Moribe
Board Chairman

ANNUAL PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.hificu.com/privacy-policy> (you can also scan the QR code below) or we will mail you a free copy upon request if you call us at **(808) 832-8700**.



2022 HOLIDAY SCHEDULE UPDATE

Please note that there has been a change to our Holiday Schedule for 2022. Our branches will be **OPEN on Friday, June 10 (King Kamehameha Day)**, and **CLOSED on Monday, June 20** in observance of Juneteenth.

For the updated list of holidays, see our website (www.hificu.com).



**HIFICU CLOSED
MONDAY JUNE 20th
JUNETEENTH HOLIDAY**

Our branches will be **OPEN** on **Friday, June 10 (King Kamehameha Day)**

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+

Kaunani 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.hificu.com for current business hours.

Board of Directors

Chairman: Glen Moribe
Vice Chairman: William "Primo" Pimental
Treasurer: Gerald Noda
Secretary: Wanda 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



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 4/1/2022 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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GET THE MOST OUT OF

Summer

Summer is almost here, and for many of you it means extra time to relax and enjoy yourselves. Keep in mind that HIFICU has the products and services that can help you maximize your enjoyment of this great time of year!

HIFICU Visa Cards. Take advantage of one of the best benefits of credit union membership—credit cards with great low rates! You can use your HIFICU Visa Card on the road, for backyard BBQ's, and for anything and everything on your shopping list. It's the go-to card for all your Summer expenses.

Prepaid Visa Cards. If your Summer plans include travel, be sure to pack a Prepaid Visa Card* from HIFICU. HIFICU's International Prepaid Visa Card is a reloadable prepaid debit card with global authentication, offering you a safer alternative to cash and a secure way to manage your money. It's accepted at millions of locations worldwide, which means you can use it easily whether you're in Milan or Makawao!

Low Rate Personal Loans. Heading off on a Disneyland adventure for the whole family? Or staying home and getting an e-bike for those long Summer afternoon rides? Whatever you have planned, we have loans up to \$20,000 at great fixed rates and repayment terms up to 60 months.

For more info about Visa Credit Cards, Pre-Paid Visa Cards and Personal Loans, check out our website at www.hificu.com or call us at **(808) 832-8740**.

*Must have a valid HIFICU Debit or Credit Card to purchase prepaid card.



Highlighted Employee

It's time to say hello to Donna, our Highlighted Employee for this issue. Donna joined our Credit Union 'ohana in 2017 and works in our Teller Department at the King Street Branch.

Describing herself as "diligent, creative and an extrovert," Donna loves to shop at Target and regularly goes there two times a week to browse the aisles. She also enjoys going hiking early in the morning on weekends to catch the sunrise. Donna likes visiting Los Angeles and Las Vegas, and taking lots of pictures to document her travels. She is also a fan of 2000's R&B and Hip Hop and names Rihanna, Ariana Grande, Beyonce, & Nicki Minaj as favorites.

With her outgoing personality, she enjoys interacting with our members, and has formed close bonds with her co-workers. "The Credit Union really does their best to make sure that we are well taken care of," she says. "HIFICU is like my second family."

Drink: Matcha green tea latte, from Starbucks or Hana Tea. "I drink it almost every day!"

Movie: The Fast & The Furious series

Colors: Pink and Black



DONNA

SAFELY DONATING TO CHARITIES OVER THE PHONE

In this ongoing 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.

If someone calls asking you to donate, ask important questions:

• **What is the charity's exact name, web address, and mailing address?** Some dishonest telemarketers use names that sound like large well-known charities to confuse you. You'll want to confirm this information later.

• **How much of my donation will go directly to the program I want to help?** The caller is most likely a paid fundraiser, not the charity itself. So after the fundraiser gives you their answer, call the organization directly and ask them, too. Or see if the information is on the charity's website. What else does the charity spend money on? Some fundraising can be very expensive, leaving the charity with little money to spend on its programs.

• **Are you raising money for a charity or a Political Action Committee (PAC)?** Not every call seeking a donation is from a charity. Some calls might be from a PAC where donations are not deductible and the PAC will use the money in a different manner than a charity would.

• **Will my donation be tax-deductible?** To be sure, though, look up the charity in the IRS's Tax Exempt Organization Search. If donations really are tax deductible, the organization will be listed there. Remember that donations to individuals and PACs are not tax deductible.

In the next article, we will address how to make donations safely, and discuss common mistakes made by consumers when submitting money to a charity.

E-STATEMENTS VS. PAPER STATEMENTS

What's Right For You?

The trend of going paperless has become an increasingly large part of managing your finances, with paper statements and payment stubs gradually giving way to electronic statements (or e-statements) and online bill payment. If you are still receiving traditional paper account statements, there are many reasons that e-statements might be the right choice for you.

Ease of Access. While paper statements are still an option for HIFICU members, choosing paper statements means that there will be no electronic version of your statement for you to access when and if you need it. E-statements, on the other hand, are downloadable anytime, anywhere. Save your e-statement to your computer and it's easy to retrieve and print whenever you need it.

Speedy delivery. Your e-statement will usually be ready for viewing within just one or two days of month-end. Paper statements take longer because they need to be printed and then mailed, a process which takes several days. E-statements eliminate that down time. You'll simply receive a notification when your e-statement is available for viewing.

Better Security. E-statements are delivered to you via HomeBranching (HIFICU's online banking platform), so there's no chance of it getting lost in the mail, stolen, or being sent to an incorrect address. Since HomeBranching is a secure platform that can't be accessed by anyone without authorization, you can have peace of mind that your e-statements are safe and protected.

Environmental Impact. E-statements are far more environmentally friendly than traditional statements which involve paper (for the statement itself and the envelope), inks and the resources required to physically deliver the statement to you. E-statements just require a simple email to let you know they are ready for viewing.

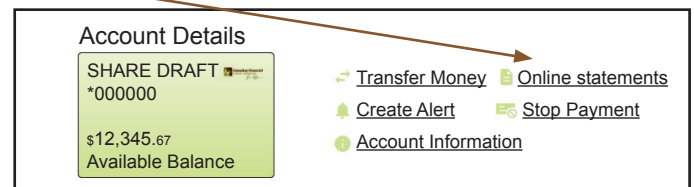


HomeBranching

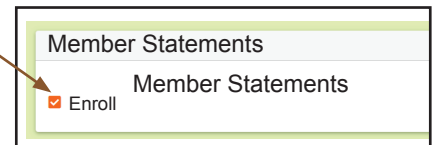
To receive e-statements, you must first enroll in Home Branching. Enrolling is a snap. Go to www.hificu.com and look for the HomeBranching logo in the upper right hand corner. Click on 'First Time User?' and follow the prompts to get enrolled.

How to Enroll for E-Statements

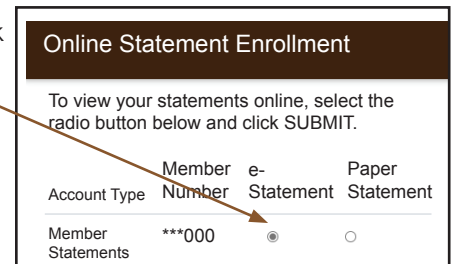
At the Account Details screen in HomeBranching, click 'Online Statements.' Then click 'Continue' on the pop-up window.



Next click Enroll.



At this screen, select eStatement and click 'Submit.'



Please call **(808) 832-8700** for more information and assistance with signing up for HomeBranching and e-statements.

SUMMER LOAN SPECIAL

APPLY ONLINE AT WWW.HIFICU.COM

AS LOW AS

3.25%

ANNUAL PERCENTAGE RATE

12-MONTH TERM WITH 0.25% DISCOUNT WITH AUTO PAY SHOWN

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 3.25% APR, there is a monthly payment of \$84.81 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 6/1/2022 thru 7/31/2022.



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 30

Juneteenth — Monday, June 20*

Independence Day — Monday, July 4

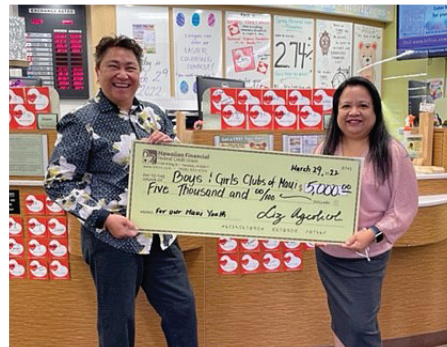
*NEW holiday



IT'S TIME FOR SCHOOL TOOLS! DROP OFF DONATED SCHOOL SUPPLIES TO ANY HIFICU BRANCH FROM NOW THRU JULY

HIFICU GIVING BACK TO THE COMMUNITY

HIFICU is dedicated to being an active, contributing member of the communities we serve. In March, we partnered with Boys and Girls Club of Maui to introduce our Credit Union to their members and to teach them the fundamentals of financial literacy. We also presented them with a \$5,000 check to help with all their great work. Boys and Girls Club serves over 7,000 Maui County youth annually through their six clubs and outreach programs where kids aged 9 to 17 learn the values and skills that promote success.



Left: Boys and Girls Club of Maui CEO Kelly Pearson (left) receives a \$5,000 check from Maui Branch Manager Liz Agcolicol.

Throughout March, our branches collected monetary donations for National Kidney Foundation of Hawaii and raised thousands of dollars in just a few weeks. HIFICU's total donation was an impressive \$5,000. In April, Kidney Foundation CEO Glen Hayashida received the check and brought Foundation mascot "Sidney the Kidney" along for the occasion. The Foundation provides health education programs and clinical patient services as part of their mission to eradicate kidney disease in Hawaii.

Right (from left): National Kidney Foundation of Hawaii CEO Glen Hayashida, Yoko, Sidney, and Paulette Ito, SVP-Marketing of HIFICU.

