



Belonging

SEPTEMBER 2022 A NEWSLETTER FOR MEMBERS

GET YOUR HOUSE IN ORDER

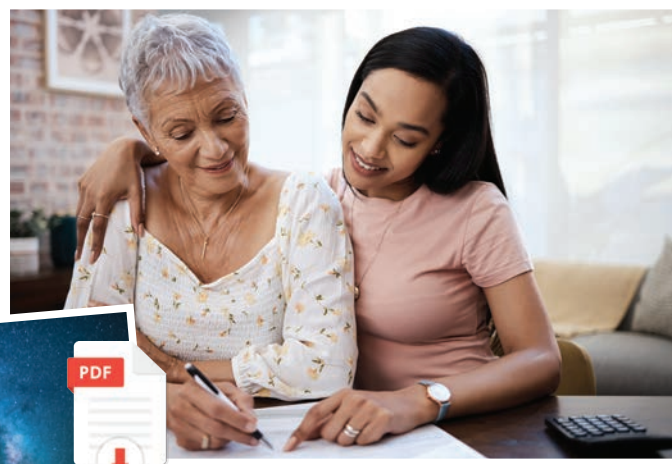
Be well. Be safe. Be prepared.

Would you easily be able to locate your home insurance and last two years of your tax documents for a home loan application? Can you quickly find your birth certificate or marriage certificate for identity verification? In an emergency situation, would your loved ones know where your most important documents are, how to access them and what to do? If you answered no to any of these questions then you need to **"Get Your House in Order,"** and HIFICU wants to assist you in that process. The "Get Your House in Order" campaign is designed to motivate and educate Hawaii's ohana to get your mental, financial, and life planning houses in order.

Good holistic health includes leading a well organized, efficient life. Besides finding important documents quickly, being consistently well organized also helps with many other areas of good mental health including reduced anxiety, improved sleep, and better concentration.

It's never too soon, or too late to develop a solid plan to organize your life's most important issues. The **"Get Your House in Order"** campaign helps you develop and follow through with that plan, drastically reducing needless stress and anxiety for you and your ohana.

Having important life planning discussions with loved ones can be difficult. That's why we created the Ho'okele Guidebook to help Hawaii's ohana initiate and guide important family conversations and navigate the complexities of life planning.



Download your **FREE** copy of the **Ho'okele Guidebook** today at www.hificu.com

It's a personal planning booklet where you can compile legacy wishes, employment and retirement information, insurance and bank document locations, and vital contacts.

Over the next year, there will be four phases of the **Get Your House in Order** campaign with a new section of the Ho'okele available from the HIFICU.com website during each quarterly phase. All four phases will produce a new section in the Ho'okele and each section will have corresponding downloadable worksheets.



Download the Ho'okele PDF booklet on the HIFICU website or scan the QR code. Visit the HIFICU website for more details on the Get Your House in Order campaign: www.hificu.com/get-your-house-in-order.

SHARE CERTIFICATE SPECIAL

2.50%
ANNUAL PERCENTAGE YIELD

RATE UP NOW

**23-MONTH TERM
NEW MONEY ONLY***

*Rates subject to change without notice. \$5,000 minimum balance to open. The promotional APY is valid only for new money not currently on deposit with Hawaiian Financial Federal Credit Union. Penalty for early withdrawal. Fees could reduce earnings. Effective now thru 9/30/2022 or until maximum limit is reached. Federally insured by NCUA



Chairman's Message

Aloha Members,

I am happy to announce the launch of our 'Get Your House In Order' campaign, which is designed to motivate our members (as well as the community at large) to develop a solid plan to organize your life's most important issues (see page 1).

Community involvement is one of HIFICU's cornerstones, and it was our privilege to participate in several recent campaigns with truly deserving organizations. In June and July, we partnered with Lanakila Pacific and sold an exclusively-designed t-shirt at all of our branch locations (see page 6). Our branches also served as donation centers for the School Tools campaign, and we collected a considerable amount of school supplies which went to Hawaii students just in time to start a new year of classes (see below). The Credit Union is also currently collecting food and monetary donations for Hawaii Food Bank through September 30. Please consider helping this worthwhile cause. A big mahalo to all our members for their generous donations for each of these campaigns, and for showing us your true "aloha spirit"

Sincerely,
Glen Moribe
Board Chairman

SCHOOL TOOLS DONATIONS

Thanks to the generosity of HIFICU's members, our 2022 School Tools school supply drive was another tremendous success!

Throughout June and July, our branches served as collection centers where members could drop off their donations of school supplies for Hawaii's underprivileged youth. The donations poured in, and we collected a large amount of backpacks, pencils, pens, markers, highlighters and other essential items to equip our students for class.

In August, we turned in our collected supplies to Helping Hands Hawaii, who made sure to get it to our island keiki in need.

Mahalo to everyone for their wonderful donations. We are always grateful for your generosity and aloha spirit.



Donations from our generous members.



HIFICU staff help load the Helping Hands Hawaii truck.

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.: 7:30 AM to 4:30 PM
Sat.: 8:00 AM to 1:00 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.: 9:30 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.: 9:30 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.: 9:00 AM to 6:00 PM+
Sat.: 9:00 AM to 2:00 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.: 9:30 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

2.50% Annual Percentage Yield

- Share Certificate (23 months).....**2.50% APY++**
- IRA Certificate (23 months).....**2.50% APY++**
- Share Certificate (48 months).....**1.00% APY+**

VIP Money Market Accounts

- \$100,000.00 and over.....0.50% APY+
- \$50,000.00 – \$99,999.99.....0.40% APY+
- \$5,000.00 – \$49,999.99.....0.25% APY+

APY=Annual Percentage Yield. ++\$5,000 MINIMUM BALANCE The promotional APY is valid only for new money not currently on deposit with Hawaiian Financial Federal Credit Union. +\$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 09/06/2022, 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 7/1/2022 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



EQUAL HOUSING
LENDER

Federally insured by NCUA



Dormant and Escheat Accounts

There are several reasons for your HIFICU account to go unused; maybe you relocated to the mainland, or the account was opened for you years ago by a family member and you simply forgot about it. Here is a look at our process regarding dormant and escheatment accounts.

Dormant Accounts. An inactive/dormant HIFICU account is one that has had no transaction activity for 36 months. At 34 months, a letter is sent informing members that their account is about to become inactive and provides instructions on how to reactivate your account. Any member-initiated deposit, transfer, or withdrawal is considered a transaction. NOTE: dividend disbursements on accounts and certificates, and the automatic renewal of certificates are NOT considered activity. Once an account is considered dormant, it is assessed a monthly \$5.00 maintenance fee.

Escheat Accounts. An account that has had no activity for 5 years is considered abandoned, and the funds are “escheatable” (revertible to the State, as no legal heirs or claimants exist). Annually in July, notices are mailed out to members whose accounts are in dormant status and have become eligible for escheatment to the State. Members can then choose to reactivate their accounts or close them. If the Credit Union does not receive any responses, the account will be assessed a \$30 processing fee and closed. Remaining funds and documentation are then submitted to the State of Hawaii. Once the funds have been submitted to the State, members who want to claim their funds can contact the State of Hawaii Unclaimed Properties Program at 808-586-1589 or visit unclaimedproperty.ehawaii.gov.

If you have any questions about our dormant/escheatment account process, please contact our Member Service Department at 808-832-8700.



AVOID DONATING TO A FAKE CHARITY

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.

Don't let anyone rush you into making a donation.

Scammers rush you so there's no time to research their claims or think it through.

Don't trust your caller ID. Technology makes it easy for scammers to fake caller ID information. Calls can look like they come from your local area code, or from a specific organization, even if they don't. In reality, the caller could be anywhere in the world.

If the fundraiser says you already pledged, stop and check. They may lie and say — in a phone call or a mailer — that you already pledged to make the donation, or that you donated to them last year. They think that means you'll be more willing to donate.

Listen carefully to the name of the charity, write it down, and then research it. Some scammers use names that sound a lot like other charities to trick you. Do some research before you give.

Watch out for sentimental claims with few details. Be suspicious if you hear a lot of vague sentimental claims, for example, that the charity helps many families that can't afford cancer treatment and veterans wounded at war who can't work but don't get specific about how your donation will be used.

Don't donate with a wire transfer or gift card. Anyone asking you to donate this way is a scammer.

Sweepstakes winning in exchange for a donation? Nope. If someone guarantees you'll win a prize or contest if you contribute, that's a scam. You won't win anything, and your donation money will go to a scammer.

In the next article, we will take a look at donating on social media and crowdfunding sites.

Highlighted Employee

It's time to say hello to Patty, our Highlighted HIFICU Employee for this issue. Patty has been with the Credit Union since 2018, and works in the Loan Department.

Patty is the ultimate "people person" and can strike up a conversation with anyone. "I can probably find out the history of that person within 30 minutes," she says.

In her spare time, Patty enjoys singing karaoke and walking her dog, a chihuahua terrier mix named Coco. She is a big fan of musical theater and names "Phantom of The Opera" and "Les Miserables" as favorites. Through the years, Patty has kept in touch with her high school friends at their monthly backyard barbecue parties.

Her love of being around people extends to the office environment. "It's great to come to a place where everyone is like family," she says. "Everyone gets along and it's a fun place to come to each day."

Movie: Funny Girl

Actor/Actress: Robert Redford and Barbra Streisand

Band/Musical Artist: Journey



PATTY



The 2022 Credit Union Give Back Sweepstakes is now underway! Entering to win is a snap – just use your HIFICU Visa Card as often as you can.

What You Win

You will be entered for a chance to win \$5,000 to use as you please.

How to Enter

No need to register for the sweepstakes. All you have to do is use your credit union Rewards card a minimum of four times per week from **now thru October 30, 2022** to be entered into the sweepstakes.



Winners are selected at the end of each month. 20 credit union members (from across the nation) will be randomly chosen throughout the duration of the sweepstakes.

In a previous year’s sweepstakes, one of the winners was Mary V. a HIFICU member and Hawaiian Tel retiree—it could happen to you too! For the official sweepstakes rules, visit: <https://cugivebackssweepstakes.com/fullrules>.



Mary V.



Hawaiian Financial Federal Credit Union Scholarship Program

\$2,000 SCHOLARSHIP • 20 SCHOLARSHIPS AVAILABLE

Once again, HIFICU is helping Hawaii’s students with their higher education goals. The HIFICU Scholarship Program offers twenty (20) \$2,000.00 scholarships. The scholarships are awarded to graduating high school seniors or college students looking to further their education at any two- or four year accredited college or university in the United States.

Eligibility Requirements

- Applicant must either be a member or a legal dependent of a member whose HIFICU account is in good standing* for a minimum of 3 consecutive months prior to the application deadline.
- Applicant must be a US Citizen or permanent resident.
- Applicant must have a minimum GPA of 3.0.



How To Apply

Download the application form at www.hificu.com/scholarship. Applicants must also submit two signed letters of recommendation, dated within one year of application submission, as well as their certified sealed school transcripts.

Completed application, certified transcripts, and two (2) letters of recommendation must be postmarked by **October 15, 2022** to: Hawaiian Financial Federal Credit Union, Attn: Scholarship Committee, 1138 North King Street, Honolulu, HI 96817. Prior scholarship awardees are NOT eligible to re-apply. Hand carried or late applications will NOT be accepted.

*Any member who has caused a financial loss to the credit union or who is delinquent on any payment of any sum owed to the credit union or a member whose loan has been charged off is NOT in good standing.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

- Columbus Day** – Monday, October 10
- Veterans’ Day** – Friday, November 11
- Thanksgiving Day** – Thursday, November 24

IT’S TIME TO ‘GET YOUR HOUSE IN ORDER’ WITH HIFICU!
VISIT www.HIFICU.com/get-your-house-in-order

LENDING A HELPING HAND TO LANAKILA PACIFIC

HIFICU teamed up with Lanakila Pacific to create a special, exclusive t-shirt featuring original artwork by popular local artist Jon J. Murakami. Through June and July the shirts were on sale at all of our branches, with the proceeds going to Lanakila Pacific.



The exclusive shirt design by Jon J. Murakami

The shirts were popular with our members and we raised a total of \$15,000. On Tuesday, August 23, HIFICU presented a check to Lanakila Pacific. We even brought along our mascots Yoko and Kalea to mark the occasion!

Mahalo to everyone who purchased a shirt and those who made generous monetary donations. Your contributions will go toward a great cause in helping our island community.



(From left): HIFICU mascot “Yoko,” Lanakila Pacific President & CEO Rona Yagi Fukumoto, HIFICU SVP-Marketing Paulette Ito, Lanakila Pacific Director of Marketing & Development Laurie Hara, and HIFICU mascot “Kalea”

Lanakila Pacific’s Meals on Wheels program is Oahu’s only island-wide meal provider, delivering nutritious, great-tasting meals to Hawaii’s food-insecure kupuna.