



Belonging

NOVEMBER 2022 A NEWSLETTER FOR MEMBERS



Part Two of the Guidebook Now Available

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

From August 2022 thru August 2023, 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.

Hawaiian Financial Federal Credit Union is here... for life. That's why we started the Get Your House in Order campaign. We know what life brings and we want Hawaii's families to be prepared for every peak and valley. Download the Ho'okele guidebook to start getting your house in order. It will add precious time back in your day so you can enjoy life and have peace of mind that you've prepared for everything that life will bring. Do you have your house in order? Now is the time to get started!



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/gyho.

We created the Ho'okele Guidebook to help Hawaii's ohana initiate and guide important family conversations and navigate the complexities of life planning. It's a personal planning booklet where you can compile legacy wishes, employment and retirement information, insurance and bank document locations, and vital contacts.

Win!!

Download the Ho'okele Guidebook and be entered to WIN* a **Fujimax Massage Chair valued at \$12,000!**



*See hificu.com for contest rules. Value stated as full retail.

2005
TK WORLD
HAWAII, LA

EXTRA! EXTRA!

**SHARE
CERTIFICATE
SPECIAL**

4.00%*

ANNUAL PERCENTAGE YIELD

15-MONTH TERM • \$2,000 MINIMUM

Federally insured by NCUA

*Rates subject to change without notice. \$2,000 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. Other rates available. See hificu.com/rates. Effective 11/1/2022 until maximum limit is reached.



Chairman's Message

Aloha Members,

The holidays are upon us, and a good way to celebrate the season is to be grateful for everything we have, and to lend a helping hand to those in need. One way you can do that is by participating in this year's Adopt A Family program and helping to fulfill the Holiday wish list of a deserving family (page 6).

Our Get Your House in Order campaign is off to a great start, with many of you expressing interest in the Ho'okele Guidebook. It is packed with helpful articles and fillable worksheets that help you to get your most important information all in one convenient place. The new section of the Guidebook is now available for download at hificu.com/gyho.

Lastly, it is with great sadness that I tell you about the untimely passing of Michael "Mike" Yee, a member of our Credit Union Board of Directors and my dear friend of many years. Mike, I speak for all our fellow board members when I say we are going to miss your dedication, insight, gentle nature and friendship. We will carry your memory with us always.

Sincerely,
Glen Moribe
Board Chairman

ALOHA 'OE MIKE YEE

Michael "Mike" Yee, a member of the Credit Union's Board of Directors, passed away in September. His commitment to the Credit Union—and to bettering the lives of our members—was exemplary.

2022 marked Mike's 30th year of volunteering at the Credit Union. In 1992, he was recruited to be a member of the Credit Union's Asset Liability Committee. In subsequent years he served as Board Chair, Vice Chair, Treasurer, Secretary and Director. He also served on the Supervisory Committee, Human Resources Committee, Nominating Committee, Vendor Risk Management Committee and Loan Review Committee Board Liaison.

While serving as a Credit Union volunteer, Mike worked in numerous management positions at Verizon/GTE Hawaiian Tel for 19 years, Hawaiian Electric for five years



and was a regulatory consultant for eight years.

Aloha, Mike. Mahalo for your many years of service and dedication to our Credit Union. Most of all, thank you for your invaluable wisdom and for your genuine friendship. You will be missed and always remembered fondly.

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+

Pearl City Branch

1131 Kula 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,
Donald "Scotty" Bowman

President: Norman Okimoto

Belonging Editors: Paulette Ito,
Darren Soliven

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



RATE WATCH

4.00% Annual Percentage Yield

Share Certificate (15 months).....**4.00% APY++**
 IRA Certificate (15 months).....**4.00% APY++**
 Share Certificate (48 months).....**3.50% APY+**

VIP Money Market Accounts

\$100,000.00 and over..... 1.00% APY+
 \$50,000.00 – \$99,999.99.....0.50% APY+
 \$5,000.00 – \$49,999.99.....0.35% APY+

APY=Annual Percentage Yield. ++\$2,000 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 11/1/2022, 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 10/1/2022 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

Save the Date



HAWAIIAN FINANCIAL FCU 2023 ANNUAL MEETING & DINNER

SATURDAY, MARCH 25, 2023
 HILTON HAWAIIAN VILLAGE

After three years of not being able to hold our biggest event of the year—our Annual Meeting and Dinner—we’re pulling out all the stops to make this one really special and memorable!

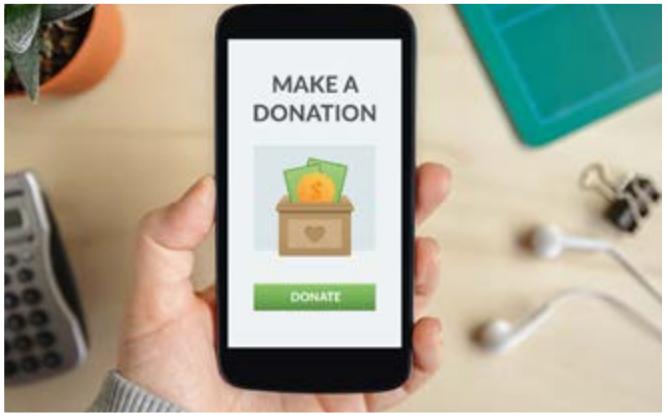
Make plans to join us for a terrific evening of dining, dancing and door prizes, as we celebrate our Credit Union’s success and come together in the spirit of camaraderie and aloha.

Keep watching our website and newsletters to stay informed. Tickets are scheduled to go on sale late January, but you don’t have to wait ‘til then to reserve your spot! To get in on the early bird registration, email info@hificu.com to put your name on the list.

Board Election Notification

The Nominating Committee has selected Calvin Choy, Ken Miyasato and Glen Moribe for the three Board of Director vacancies to be filled in 2023.

Nominations for Board of Directors may be submitted by petition. Petitions may be picked up at the King Street branch and must be turned in no later than January 9, 2023.



DONATING ON SOCIAL MEDIA & CROWDFUNDING WEBSITES

During the holidays, many may feel compelled to make donations to charitable causes. However, the “season of giving” is also the busiest time of the year for scammers trying to take advantage of your generosity and good will. 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.

Social Media and Crowdfunding Sites

Social media includes sites such as Facebook, Twitter and Instagram, which all have millions of users. Crowdfunding is a way to raise funds online, person-to-person. Online platforms like GoFundMe, Kickstarter, and Indiegogo let people create crowdfunding campaigns. They're easy to set up, and the organizers get the funds quickly.

The safest way to give on social media or through crowdfunding is to donate to people you know. Don't assume the request is legitimate because a friend posted it. Pay attention to who posts the request on social media. Contact your friend privately or offline to ask them about the post they shared.

Check where the link to donate goes. Does it go to a crowdfunding campaign? If that's the case, any money you give will go directly to the crowdfunding organizer. Are you sure that person will pass the money on to the cause you want to support? Confirm with whoever posted the link that they know the person behind the fundraising.

If you spot a crowdfunding scam, first report it to the crowdfunding platform itself. Most have direct links for reporting scams. Then, report the campaign organizer to **ReportFraud.ftc.gov**.

In the next article, we will take a look at the option of donating items instead of money.

Highlighted Employee

If you've ever done a transaction at our convenient drive thru window at our main branch on King Street, you may have been helped by Yolly, our Highlighted Employee for this issue. Yolly has been with Hawaiian Financial Federal Credit Union since 2018 and works in the Operations Department.

She describes herself as hard working, diligent, caring and loyal. Her family and friends know that they have a trusted ally in her. “If they ever need me, I will always be there for them,” she says.

When she is away from work, Yolly enjoys spending quality time with her loved ones, and also does volunteer work with her church. She is also a fan of music and names Lionel Richie, James Taylor, Adele and Pink as her favorite recording artists.

Yolly is a big believer in always treating others with respect and kindness. One of her favorite quotes is “Do the right thing, even when no one is watching.”

Movies: Message In A Bottle, Flipped and A Walk To Remember

Vacation Spot: Japan

Color: Yellow



YOLLY

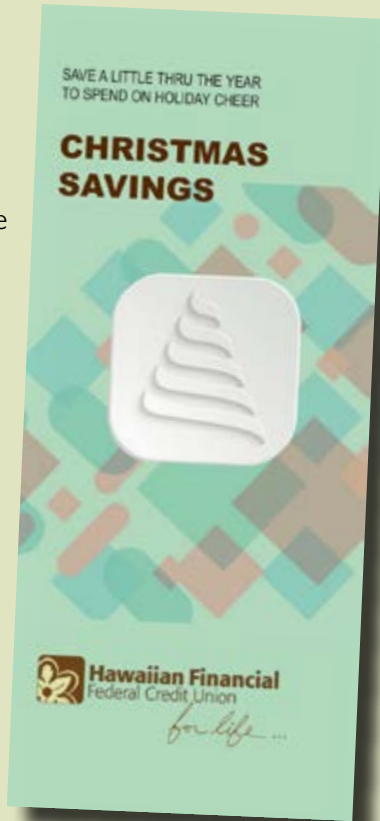
CHRISTMAS SAVINGS

On October 1, your Christmas account funds were disbursed to your designated savings or checking account, so you're all set for holiday shopping!

And while it's Christmas 2022, it's NOT too early to start preparing for Christmas 2023! 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 ideal way to prepare for the most wonderful time of the year! Apply online today at www.hificu.com.



Exclusive Member Discount on Tax Prep - Just for You

Because we love that you're a member of Hawaiian Financial FCU, we are bringing you special savings on tax prep services to make this tax season easier!

You can save up to \$15 on TurboTax, America's #1 tax prep provider. Plus, when you log in or sign up with TurboTax, using the link below by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000.*

You can also get expert tax help from H&R Block in-office professionals, with or without the office visit for easy filing. New clients enjoy \$25 off tax prep services, and returning clients get Tax Identity Shield® for FREE (\$35 value).



SCAN QR CODE TO GET YOUR DISCOUNTS or visit taxservices.lovemycreditunion.org



Visit <http://turbotax.intuit.com/tp/you/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

*No purchase necessary. The "TurboTax® Your Taxes Your Way" Sweepstakes begins on 12/12/22 at 12:00:00 AM PT and ends one 2/16/23 at 11:59:59 PM PT. Open only to: legal residents of the fifty (50) United States and the District of Columbia (having a valid Tax Identification Number (TIN) or Social Security Number (SSN)), who 18 years of age or older at the time of entry, and who are customers or employees of participating CU Solutions Group financial institutions (click here for a list of participating CU Solutions Group financial institutions). Void in Puerto Rico and where prohibited. The Sweepstakes is subject to the Official Rules. For complete details, how to enter without using TurboTax®, and Official Rules go to <https://turbotax.intuit.com/tp/aff/credit-union-sweepstakesrulesj>. Sponsor: Intuit, Inc.



Earn Double Rewards Points

Use your HIFICU VISA credit card on all retail purchases in-store and/or online and earn double CU Reward points for the entire month of December! Redeem points for travel rewards or premium merchandise.

Not currently a HIFICU Credit Card holder? There's no better time than now to apply! HIFICU Visa Cards have great rates, no annual fee, and are accepted at millions of locations worldwide. Apply for a HIFICU credit card today at hificu.com.

Promotion runs December 1 thru December 31, 2022. Get 2x points on every purchase during the promotional period when you use a HIFICU Visa Credit Card. Points may take up to two cycles to show up on your account. Points awarded by CUREwards. See CUREwards program rules at hificu/curewardsrules. Federally insured by NCUA.

holiday LOAN SPECIAL

AS LOW AS

4.00%

ANNUAL PERCENTAGE RATE

Shown as 24-mo. term w/ .25% discount for auto pay

Scan QR Code or visit hificu.com to apply online

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 4.00% APR, there is a monthly payment of \$86.00 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. Loan amounts are from \$2,000 to \$10,000 with a maximum loan term of 24 months. 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 12/1/2022 thru 1/15/2023. Federally Insured by NCUA.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Christmas Day — Monday, December 26

New Year's Day — Monday, January 2

Dr. Martin Luther King Jr. Day — Monday, January 16

IT'S TIME TO 'GET YOUR HOUSE IN ORDER' WITH HIFICU!
VISIT www.HIFICU.com/gyho

HAWAII FOOD BANK CAMPAIGN 2022



HIFICU volunteers at the Food Collection Day Event

Throughout August and September, HIFICU lent a helping hand to Hawaii Food Bank by having our branches serve as donation collection centers for their annual food drive. It was another successful campaign. As usual, our members stepped up admirably once again to bring in a great amount of canned goods and monetary donations. In October, all donations were dropped off to the Hawaii Food Bank. A very special MAHALO to all our members who came in to make generous cash donations and canned good contributions.



The Adopt A Family Program

You can help fulfill the holiday wishes of a Hawaii family in need by participating in the Adopt A Family (AAF) program. The program, administered by Helping Hands Hawaii, links individuals and families in need with kind, generous donors in the community. If you would like to become a donor and support these families in need, visit our website at hificu.com for a link to the AAF Donor Information Form.

The deadline to submit your AAF Donor Information Form is **Sunday, December 4, 2022** or when all families have been adopted (whichever comes first). The deadline to drop off Wish List items is **Saturday, December 10, 2022**.