



# Belonging

JANUARY 2023 A NEWSLETTER FOR MEMBERS

## ANNUAL DINNER

# 2023

### OUR BIGGEST EVENT OF THE YEAR IS BACK!

We are thrilled to announce that the Hawaiian Financial FCU Annual Meeting and Dinner is returning to its original live and in-person format! Make plans to join us on **Saturday, March 25** at the **Hilton Hawaiian Village** for what is sure to be a night to remember!

For those of you who haven't attended the meeting and dinner, here is a quick rundown of what to expect.

**Annual Meeting.** The evening begins with the meeting, where the assembled HIFICU membership is informed about the Credit Union's financial performance in 2022, as well as other important Credit Union matters. The incoming Board of Directors is also announced at the meeting. At the conclusion of the meeting, door prizes are awarded to the registered members in attendance whose names are pulled in the random drawing.

**Annual Dinner.** Once the meeting is complete, we adjourn to the main ballroom, where attendees will enjoy



PHOTO CREDIT: STEVEN ROBY

*Henry Kapono will perform live at HIFICU's Annual Dinner*

### HIFICU ANNUAL MEETING & DINNER SATURDAY, MARCH 25

HILTON HAWAIIAN VILLAGE  
(CORAL BALLROOM)

MEETING (MEMBERS ONLY): 5:00 PM  
DINNER: 6:00 PM

**TICKETS: \$30** (MEMBERS), **\$45** (NON-MEMBERS)

a family-style Hawaiian feast. During dinner, there will be live entertainment, including a performance by island music legend Henry Kapono.

**Dancing.** The night will be capped off with dancing and a light show provided by Mystical Sounds Productions, Hawaii's leading mobile entertainment company.

**Ticket info.** Tickets are \$30 for members and \$45 for non-members. You can get them at any HIFICU branch, online at [hificu.com](http://hificu.com), or by using the handy form on page 5. Ticket sales will be from **January 27 thru March 10**. We look forward to seeing you all there!



## Celebrate THE YEAR OF THE RABBIT

See page 4 for more



## Chairman's Message

Aloha Members,

I hope you all had a joyful and safe Holiday season spending time and making memories with family, friends and loved ones. Let's look forward to a happy and healthy new year!

It's hard to believe that it has been nearly four years since we had our last in-person Annual Dinner. I think we can all agree that these past few years have been a unique and unforgettable experience that has changed us in more ways than one. That's why it is very exciting for me to tell you that our 2023 Annual Meeting and Dinner is returning to its normal format this March. You can read all about the details of our event in this very issue, and be sure to use the convenient ticket order form to reserve your spot. I can't wait to see you all there. Let's celebrate the Credit Union's continued success the way we were meant to — together!

On behalf of my fellow Board members, as well as management and staff of HIFICU, I would like to wish you a happy and prosperous 2023. It is our sincere privilege to be your financial services provider, and we will continue to work hard for all your money needs in the coming year and beyond.

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.: 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](http://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.

**HO'OKELE 1.2  
GUIDEBOOK**  
is available now!

Download today and  
enter to win a  
**FUJIMAX  
MESSAGE  
CHAIR!**

**EXCLUSIVE!  
MEMBER ONLY SPECIAL**

**\$1,000**  
Additional Discount\*

**FUJIMAX Massage Chair**

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with exclusive \$1,000 discount Plus Tax & S&H  
Model #TS 7000

- **MOST COMPACT CHAIR**
  - Full Body Massage
    - Arms - Buttocks - Legs - Calf - Feet
  - 12 Auto-Program Massages
  - Stretch Function
  - Bluetooth Speakers
  - LED Lamps
  - Voice Command

**3 YEAR WARRANTY!**

**FREE DELIVERY & SET UP!**

\$1,000 off current special.  
Limited time only. Ends February 28, 2023.  
Present newsletter for discount.  
Valid only at Ala Moana (808-589-6503) and  
Pearl Ridge (808-460-2626) TK World locations



# 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.

## 3.00% Annual Percentage Rate

### New Auto Loans

3 Years ..... **3.00% APR\***  
 Up to 5 Years..... as low as 3.25% APR  
 6 and 7 Years (and longer) terms available

### Used Auto Loans (up to 6 years old)

3 Years ..... **3.25% APR\***  
 Up to 5 Years..... as low as 3.50% 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 6.00% APR will have the following payment and total interest paid at the following loan terms:

Term	Monthly P&I	Total Interest Paid
12 months	\$861.00	\$326.51
24 months	\$443.00	\$622.60
36 months	\$304.00	\$923.45
48 months	\$235.00	\$1226.67
60 months	\$193.00	\$1539.79

### 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 1/1/2023 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



Federally insured by NCUA

# CELEBRATING THE YEAR OF THE RABBIT

## OPEN A KIDS CLUB ACCOUNT AND GET A FREE RABBIT BANK

In Chinese culture, the rabbit has long been a symbol of peace, longevity, and luck. To celebrate, we're honoring 'The Year of the Rabbit' with our EXCLUSIVE Rabbit savings banks. Our Chinese zodiac banks are always a popular item, and these adorable and festive banks are sure to go quickly!

You can get your 'Year of the Rabbit' bank FREE, when you open a Kids Club account with at least \$100. Hawaiian Financial FCU's Kids Club accounts are an ideal way for your keiki (ages 12 and under) to learn the importance of saving. HIFICU Kids Club accounts use a tiered structure that rewards higher savings levels with fun merchandise and prizes. Your kids will take an active interest in tracking their money!

Kids Club members also receive a quarterly e-newsletter and a special surprise every birthday! To open a Kids Club account, visit your nearest Hawaiian Financial FCU branch or apply online at [www.hificu.com](http://www.hificu.com).



Open a KIDS CLUB Account with:	And you receive:
<b>\$25</b>	KIDS CLUB Coloring Tote
<b>\$100</b>	KIDS CLUB Lunch Tote <b>EXCLUSIVE Year of the Rabbit Bank</b> KIDS CLUB Coloring Tote
<b>\$200</b>	2 KIDS CLUB Tokens KIDS CLUB Lunch Tote <b>EXCLUSIVE Year of the Rabbit Bank</b> KIDS CLUB Coloring Tote
<b>\$500</b>	10 KIDS CLUB Tokens KIDS CLUB Lunch Tote <b>EXCLUSIVE Year of the Rabbit Bank</b> KIDS CLUB Coloring Tote

## SPECIAL LIMITED TIME OFFER\*

Get a YEAR OF THE RABBIT Bank for just \$10.88 at any HIFICU Branch

**\$10.88**

\*AVAILABLE THRU FEBRUARY 24. HURRY IN!



# Highlighted Employee

It's time to say hello to Nikkole, our Highlighted Employee for this issue. Nikkole has worked at Hawaiian Financial FCU for over 5 years, beginning as a Teller in 2017. She now works in the Loan Department as a Loan Officer.

Nikkole describes herself as a “go with the flow” kind of person, who is also adventurous, curious, and caring. She enjoys the great outdoors and spends many weekends camping, enjoying long beach days, and hiking with her chihuahua-terrier mix dog Rosie.

She also likes trying out new recipes in the kitchen and is working on perfecting her kalbi marinade. Though she loves “anything pasta!” she also craves classic Hawaiian and Korean dishes too. Her diverse tastes also apply to her music selections. She enjoys country, local Hawaiian and Reggae groups.

Originally from the Big Island of Hawaii, Nikkole has found a home at HIFICU. “The Credit Union has become my second family,” she says. “It provides the caring support not all companies have to offer.”

**Movies:** The “Harry Potter” series

**Dream Vacation Spot:** Japan (“I had to cancel my 2020 trip, but will make new plans!”)

**Colors:** Blue and Green



NIKKOLE

## DONATING ITEMS INSTEAD OF MONEY? DO YOUR RESEARCH

*In this series of articles from the Federal Trade Commission, you will find tips on how to make donations safely, and learn what red flags to look for when choosing a suitable charitable organization.*

### Donating Items Instead of Money

Have you ever donated clothes or home goods to a charity? Those non-cash donations to a charity are called gifts-in-kind. Sometimes the gifts-in-kind can be large ticket items, like a car or medical equipment that's not being used.

When a charity uses and reports these donations properly, gifts-in-kind can be an important part of a charity's programs. But a dishonest charity might mark up the value of donated goods to make their organization appear more financially successful than it really is.

When you research the charity, pay attention to how the organization spends its cash, not just the value of gifts-in-kind. If a charity is using gifts-in-kind to inflate its operations, but then spends most of its cash to pay executives or cover operating expenses, you may want to consider donating to a different organization.

### Report Charity Scams

Report scams to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower) your state charity regulator. Find who that is at [nasconet.org](https://www.nasconet.org). When you report a charity scam, share any information you have — like the name and phone number of the organization or fundraiser, how the fundraiser contacted you, and what the fundraiser said.

# IT'S BACK! OUR BIGGEST EVENT OF THE YEAR!

# 2023

## ANNUAL MEETING & DINNER

LIVE MUSIC BY  
**HENRY KAPONO**



PHOTO CREDIT: DANA EDMUNDS

**SATURDAY**  
**March 25, 2023**

**HILTON HAWAIIAN VILLAGE**  
**Coral Ballroom**

**ANNUAL MEETING**  
(FOR MEMBERS ONLY)  
**5:00 PM**  
**Coral Ballroom 1**

**ANNUAL DINNER**  
**6:00 PM**

Tickets go on sale at all branches starting on **January 27, 2023 through March 10, 2023.**

**How to purchase tickets:**

**In Person:** Just come in to any branch and provide the names of each member and non-member that will be attending. Payments can only be made by cash, transfer, credit union check, or with VISA.

**By Mail:** Members may mail the form below to secure their seats. Members will be assigned to the best seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

**By Fax:** Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

## RESERVE YOUR ADVANCE TICKETS

Simply fill out the form and fax, mail or bring in to any branch.

Members (M) \$30

Non-Members (NM): \$45

- |                         |  |           |  |
|-------------------------|--|-----------|--|
| 1. <u>Table Captain</u> | <input type="checkbox"/> M <input type="checkbox"/> NM | 2. _____  | <input type="checkbox"/> M <input type="checkbox"/> NM |
| 3. _____                | <input type="checkbox"/> M <input type="checkbox"/> NM | 4. _____  | <input type="checkbox"/> M <input type="checkbox"/> NM |
| 5. _____                | <input type="checkbox"/> M <input type="checkbox"/> NM | 6. _____  | <input type="checkbox"/> M <input type="checkbox"/> NM |
| 7. _____                | <input type="checkbox"/> M <input type="checkbox"/> NM | 8. _____  | <input type="checkbox"/> M <input type="checkbox"/> NM |
| 9. _____                | <input type="checkbox"/> M <input type="checkbox"/> NM | 10. _____ | <input type="checkbox"/> M <input type="checkbox"/> NM |

Stage

<b>A</b>	<b>B</b>
<b>C</b>	<b>D</b>

Indicate which area you would like to sit:

- A B  
C D

Payment Total: \_\_\_\_\_

Seats Needed \_\_\_\_\_

Please debit my account.

Acct. No: \_\_\_\_\_ Savings

Phone No: \_\_\_\_\_ Checking

My signature \_\_\_\_\_

Date \_\_\_\_\_

**TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Hilton Hawaiian Village parking pass!**

1138 N King St • Honolulu, HI 96817 • TICKETS: (808) 832-8760 • FAX: (808) 832-8721 • E-MAIL: [MARKETING@HIFICU.COM](mailto:MARKETING@HIFICU.COM)



**UPCOMING HOLIDAYS**

Hawaiian Financial FCU will be closed on the following days:

**Presidents' Day** – Monday, February 20

**Good Friday** – Friday, April 7

**Memorial Day** – Monday, May 29

**4.00%<sup>APY</sup> SHARE CERTIFICATE SPECIAL (15-Month Term)**

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](http://hificu.com/rates). Effective 11/1/2022 until maximum limit is reached. APY=Annual Percentage Yield

**SAVE MONEY. ACE TAX SEASON.**

The new year brings a new tax season, and along with it comes the stress and anxiety of filing on time. HIFICU is here to help! As a Credit Union member, there are a few important things to keep in mind during tax season that can save you time AND money.

**TurboTax Discount**

Credit Union members save up to \$15 on TurboTax federal products. And if you start with TurboTax by February 16, you'll be entered in a drawing for a chance to win \$10,000\*!

**Special H&R Block Offer**

HIFICU members who are new clients to H&R Block save \$25 on in-office tax preparation services. Existing H&R Block

clients get Tax Identity Shield for FREE (a \$35 value).

**Getting a Refund? Use Direct Deposit**

If you are getting a refund on your taxes, be sure to use direct deposit as the method to receive it. It's safer than the mail, and you'll get your funds faster. Just remember to use HIFICU's routing number—**321379070**.

Get started today at [hificu.com/tax-solutions](http://hificu.com/tax-solutions), or scan the QR code.



**HIFICU's Routing Number**

**321379070**

Direct deposit is the best way to receive your tax refund. Be sure to use HIFICU's routing number shown above. Direct deposit is:



**Fast.** Get your refund in days instead of weeks.



**Safe.** No worries about your refund getting lost in the mail or stolen.



**Green.** Your refund gets to you without the use of fossil fuels.

\*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. 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/lp/aff/credit-union-sweepstakesrules>. Sponsor: Intuit, Inc.