



Hawaiian Financial
Federal Credit Union

Belonging

MARCH 2023 A NEWSLETTER FOR MEMBERS

Congratulations to Our **SCHOLARSHIP RECIPIENTS**

We are happy to present our scholarship recipients for 2023, each of whom received a \$2,000 scholarship to the two- or four-year accredited college or university of their choice. The annual HIFICU Scholarship Program was launched in 2021 to help Hawaii students pursue higher education.



Azure Chung



Ciara Blaber



Dylan Tien Chi Tawata



Faith Chang



Hannah Dela Cruz



Hina Lau



Jasmine Lianalyn Rocha



Joie Miyashiro



Julien Parado



Kayla Sylva



Keahi Frost



Keeley Nadig



Kolby Keaouli Ross



Mahealani Cheung



Micah Branner



Patricia Foronda



Reina Moriguchi



Richard Barcus III



Shannon Raisa Bautista



Taylor Fukunaga



Hawaiian Financial Federal Credit Union

Scholarship Program



Chairman's Message

Aloha Members,

I am happy to report that in our Scholarship Program's second year, we awarded twenty \$2,000 scholarships to Hawaii students looking to further their education. Congratulations to all of you, and we wish you the best of luck in your endeavors!

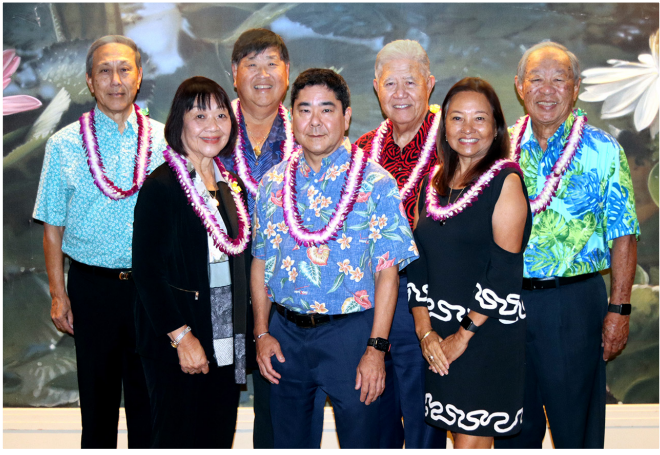
I would like to extend a big MAHALO to those of you who attended our 2023 Annual Meeting and Dinner, which took

place on Saturday, March 25 at the Hilton Hawaiian Village. While every annual event is memorable in its own right, I think we can all agree that this one held a special significance, as we gathered to celebrate together in person after three years apart. It was wonderful to see everyone, and I felt a real sense of camaraderie with the members of our financial 'ohana. I'm already looking forward to doing it again next year!

One of the most gratifying aspects of serving as your Board Chairman is the opportunity to work alongside some truly dedicated and knowledgeable people. In this spirit, please join me in welcoming back Ken Miyasato and Calvin Choy to our Board of Directors. Having worked so closely with them through the years, I can attest to their expertise and capability in guiding our Credit Union. To all my fellow Board members and Credit Union staff, I look forward to working with you, and I am excited for everything we will accomplish together for our valued HIFICU members. Malama pono!

Sincerely,
Glen Moribe
Board Chairman

BOARD OF DIRECTORS 2023-2024



2023-2024 Board of Directors (from left):

Gerald Noda, Wanda Beppu, Glen Moribe, Ken Miyasato, William "Primo" Pimental, Deborah Lau Okamura, Calvin Choy

It was announced at the 2023 Annual Meeting that Calvin Choy, Ken Miyasato and Glen Moribe have filled the three vacancies on HIFICU's Board of Directors. They join Wanda Beppu, Gerald Noda, Deborah Lau Okamura, and William "Primo" Pimental as the Board of Directors for 2023-2024.

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 Kuala 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, Ken Miyasato

President: Norman Okimoto

Belonging Editors: Paulette Ito, Darren Soliven

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



RATE WATCH

4.50% Annual Percentage Yield

Share Certificate (15 months).....**4.50% APY++**
 IRA Certificate (15 months).....**4.50% APY++**
 Share Certificate (48 months).....**3.50% APY+**

VIP Money Market Accounts

\$100,000.00 and over..... 1.50% APY
 \$50,000.00 – \$99,999.99..... 1.00% 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 4/1/2023, 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



EQUAL HOUSING
LENDER

Federally insured by NCUA

CERTIFICATE SPECIAL

4.50%*
ANNUAL PERCENTAGE YIELD

15-Month Term
\$2,000 minimum

*Rates subject to change without notice. \$2,000 minimum balance to open. To earn the promotional rate, all funds must come from another financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See hificu.com/rates. Effective 3/1/2023. Federally insured by NCUA

FORT STREET BRANCH LAST DAY APRIL 14



Due to the closing of the downtown Walmart location, our Fort Street Branch's last day of business will be **Friday, April 14**. We have enjoyed serving our members who live and work in the downtown area. We apologize for the inconvenience and encourage you to visit our nearby locations for your transactions:

Kalihi Street Branch (Main Branch)

1138 North King Street

Monday thru Thursday: 8:30 am to 4:00 pm

Friday: 8:30 am to 6:00 pm

Kuakini Branch

1703 Liliha Street

Monday thru Friday: 7:30 am to 3:30 pm

Also don't forget about our convenient online banking and shared branching options! See www.hificu.com for more info.



Highlighted Employee

HOW TO AVOID TAX SCAMS

It's tax season, and scammers are taking advantage of the stress and confusion that many consumers face during this time of year. These fraudsters use fake emails, phone calls or letters claiming to be from the Internal Revenue Service (IRS) or other tax-related agency. Their goal is to steal your sensitive information such as tax identification and account numbers, passwords and other confidential data.

As a general rule, you should always be wary of any unsolicited communication that asks you to provide your Social Security number, login credentials or other personal information.

Tips For Protecting Yourself Against Tax Scams

Email, Text and Social Media. The IRS will never initiate contact through email, text or social media. Should you receive an email or text that asks for confidential information, do not reply and do not click on links or download any attached files. Be sure to forward any IRS-related emails to phishing@irs.gov, and then delete the original email.

Websites. As with emails and texts, do not click any links, download any files or provide any information to any suspicious websites claiming to be IRS or IRS-related. Copy the website's URL and email it to phishing@irs.gov.

Scam Database. For an official database of known tax-related email or website scams, visit: www.irs.gov/uac/Report-Phishing.

Phone Calls and Letters. If you receive any unsolicited phone calls or letters purportedly from the IRS asking for your sensitive information (especially those that are demanding immediate payment), contact the IRS yourself to confirm the legitimacy of these communications. Contact numbers can be found at www.irs.gov/uac/Report-Phishing.

Let's all take a minute to meet Brenda, our Highlighted Employee for this issue. She joined our Hawaiian Financial FCU 'ohana through our merger with Hawaiian Airlines FCU in 2017. Brenda has 40 years of experience in the financial industry.

She describes herself as "mostly reserved" and is very close to her family. On the weekends and in her spare time, Brenda enjoys being at home with her husband and her three dogs Otis, Lola, and Winnie, who she describes playfully as "purebred shelter mutts." (She would also like to give a special shout-out to Waldo, her macaroni-and-cheese-loving pet turtle!) Another favorite pastime of Brenda's is studying American and world history.

Brenda is also fan of classic rock from the 1970's and names Lynyrd Skynyrd, Creedence Clearwater Revival, The Beatles, Rolling Stones, Pink Floyd, and The Eagles among her favorite music groups.

She cherishes the bond she has formed with her branch colleagues, who she has worked with for many years.

Food: Pizza

Actor: Morgan Freeman

Color: Green



BRENDA

2023

ANNUAL MEETING & DINNER

SATURDAY, MARCH 25
HILTON HAWAIIAN VILLAGE

For the first time since 2019, we were finally able to have our full-scale Annual Meeting and Dinner once again, and judging by the size of the crowd, you've missed us as much as we've missed you!

We began our evening with our annual business meeting, where Chairman Glen Moribe reported on the Credit Union's continued success. We also heard remarks from President Norman Okimoto. It was announced at the meeting that Calvin Choy, Glen Moribe, and Ken Miyasato had filled the three vacancies in the Board of Directors for 2023-2024.

Once the business portion of our meeting was complete, it was time to give out door prizes! Lucky winners were chosen at random (from those in attendance) and the exciting prizes included gift cards to popular stores such as Bath & Body Works and restaurants (including Morton's and Cheesecake Factory), a cocktail-making machine, a two-night stay at the Hilton Hawaiian Village, and the grand-daddy of them all—a trip for two to Las Vegas!

At the conclusion of the door prize giveaway, we all adjourned to the big ballroom to start dinner. KSSK's Sweetie Pacarro was our emcee for the evening.

Everyone enjoyed the delicious Hawaiian food while listening to the soothing sounds of legendary island music singer Jerry Santos (formerly of Olomana) and Kamuela Kimokeo. Their performance was the perfect complement to dinner, and included renditions of well-loved songs such as "Ku'u Home O Kahalu'u" and "Home," as well as a version of Elvis Presley's "Can't Help Falling In Love."

Next up was Henry Kapono. As one half of the iconic duo Cecilio and Kapono, his music was an indelible part of island life in the 1970s and 1980s. "The Nightmusic," "We Are Friends," and "About You" are just a few of their classic songs, and he and his band performed each of those and more to the delight of the crowd. They also led the audience through a rousing sing-along of the Loggins and Messina hit "Danny's Song." He ended his set with "Goodtimes Together," which summed up the entire evening perfectly.

To close out the event on a high note, attendees packed the dance floor to enjoy the music and light show provided by Mystical Sounds Productions, Hawaii's leading mobile entertainment company.

Mahalo to everyone who attended our event this year! It was great to see you all!



Chairman Glen Moribe addresses the attendees



Lucky door prize winners



Members enjoying the Hawaiian food



Emcee Sweetie Pacarro



Jerry Santos and Kamuela Kimokeo



Henry Kapono



The packed dance floor



UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Good Friday – Friday, April 7

Memorial Day – Monday, May 29

Juneteenth – Monday, June 19

4.50%^{APY} SHARE CERTIFICATE SPECIAL (15-Month Term)

Rates subject to change without notice. \$2,000 minimum balance to open. To earn the promotional rate, all funds must come from another financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See hifcu.com/rates. Effective 3/1/2023. APY=Annual Percentage Yield

HIFICU IN THE COMMUNITY

HIFICU always strives to be an active and contributing member of the communities we serve, so we are excited for an opportunity to “give back” when we can.

Recently, our Pearl City branch was recognized for supporting The Lions Club Valentine’s Breakfast event. The annual fundraiser took place on Saturday, February 11 at the Pearl City High School cafeteria. The event also featured a country store selling baked goods, orchids and other plants. All proceeds go to support the club’s scholarship fund and projects serving area schools and the Pearl City community.

Our very own Board Chairman Glen Moribe was also acknowledged for his presentation to the Pearl City Lions Club in March. He talked about HIFICU’s history, and about the products and

services the Credit Union provides. Glen also discussed HIFICU’s “Get Your House In Order” program. Get Your House in Order is a multi-tiered campaign aimed at guiding Hawaii’s families through the complexities of estate planning, getting organized and other important life issues.

A key component of the campaign is the Ho’okele Guidebook, an online, downloadable book packed with useful and informative articles. It is also a personal planning booklet with worksheets that assist you in compiling important information such as legacy wishes, employment and retirement details, insurance and bank document locations, and vital contacts.

Congratulations to Glen and to the staff at our Pearl City branch for their dedication to the community!

