



Belonging

MAY 2023 A NEWSLETTER FOR MEMBERS

HIFICU
SUMMER



GET YOUR HOUSE
IN ORDER
Be well. Be safe. Be prepared.

Part Three of the Guidebook Now Available

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

While our priority at HIFICU is always the safety and security of your funds, we also place a high premium on your overall health and quality of life. The Get Your House In Order program was designed specifically with this in mind.

At it's heart, the campaign is about getting organized, with a focus on your important documents, which can include (but is not limited to) the following:

- Medical records
- Financial documents (such as deeds and tax forms)
- Insurance information

While at first glance this may seem like a program exclusively for kupuna, nearly everyone can benefit from getting their important life documents in order and easily-accessible to themselves and also to their loved ones.

The Ho'okele Guidebook

The Ho'okele Guidebook makes getting organized easier. The Guidebook features informative, pertinent articles as

well as worksheets that take you step-by-step through the process. Launched in July 2022, the first phase of the Guidebook focused on the "Past," assisting you in gathering and compiling your personal information and any important documents pertinent to you.

Phase two focused on the "Present," helping you document what you currently have and uncovering any gaps that need to be filled. This third phase will focus on the "Future," addressing life-planning documentation like organizing your asset accumulation, retirement funding, prepaid plans and beneficiary updates.

How To Get Ho'okele 1.3

To download the third part of the Guidebook and for more details about the Get Your House In Order campaign, simply scan the QR code or visit **www.hificu.com**.



to get started. You will also find links to past episodes of the Get Your House In Order television show, which airs on KITV4 and KIKU.



WAIEA WATER GENERATOR VALUED AT \$2,000

The WA-2 Atmospheric Water Generator creates water from air!

- No plumbing hookup required
- 2 gallon capacity
- Pure clean sustainable water

*Download Ho'okele 1.3 and enter. Full contest rules at www.hificu.com





Chairman's Message

Aloha Members,

Our Get Your House in Order campaign has received tremendous response from all of you. The program, launched in July 2022, emphasizes the importance of getting organized (with regards to your important financial, medical and insurance documents) as a way to achieve peace of mind and an improved quality of life. To see this level of interest from our members—as well as the community at large—sends us a clear message that

getting your house in order is a priority for many of you. It makes me happy to announce that the latest volume of the online Ho'okele Guidebook (the key component to the entire campaign) is now available. Visit our website at www.hificu.com for details on how to download it.

I would also like to congratulate all the winners of our recent Easter Coloring Contest. The contest has been getting bigger each year, and it's great to see kids of all ages participating and getting into the spirit of the season. Mahalo to all who entered. We'll see you next year!

As we look ahead to Summer, please keep HIFICU in mind for all of your financial needs. Whether you're planning a European tour or just visiting family on a neighbor island, we're here for all your money needs!

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

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.

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.

SCHOOL TOOLS 2023



While Summer is upon us, HIFICU is already thinking ahead to the Fall, and of Hawaii's keiki as they prepare for a new school year. We are always ready to jump in and help a great cause, which is why we are thrilled to once again partner with KITV and Helping Hands Hawaii for the annual School Tools donation drive.

School Tools is an annual initiative aimed at getting essential school supplies into the hands of Hawaii's underprivileged children. Supplies needed include:

- Pens and pencils
- Backpacks
- Rulers
- Crayons
- Paper
- Scissors
- Notebooks
- Gluesticks



HIFICU staff volunteering at last year's School Tools collection day event at the Keeaumoku Street Walmart.

From now until July 31, all HIFICU branches will serve as donation collection centers. Stop by your favorite HIFICU branch today and let's get Hawaii's keiki ready to learn with the necessary school tools!



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.

4.25% Annual Percentage Rate

New Auto Loans

3 Years **as low as 4.25% APR***
 Up to 5 Years..... as low as 4.75% APR
 6 and 7 Years (and longer) terms available

Used Auto Loans (up to 6 years old)

3 Years **as low as 4.50% APR***
 Up to 5 Years.....as low as 5.00% 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 3/1/2023 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 MasterCard Debit Card: 833-933-1681
VISA Credit Card Inquiry: 1-866-820-6822



EQUAL HOUSING
LENDER

Federally insured by NCUA

THE BENEFITS OF e-STATEMENTS

If you are still receiving traditional paper account statements from HIFICU, there are many reasons that you may want to consider e-statements.

Ease of Access. Opting for 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 you can access it whenever you need it.

Speedy delivery. Your e-statement will usually be ready within just a few days after the end of the month. Paper statements can take several days.

Secure. E-statements are delivered to you via HomeBranching (HIFICU's online banking platform), so there's no way it can get lost in the mail.

Environmentally Sound. E-statements are far easier on the environment than traditional statements. E-statements just require a simple email to let you know they are ready for viewing.

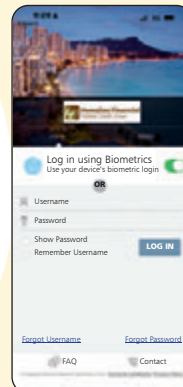
Home Branching

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

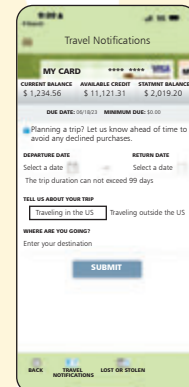
TRAVELING THIS SUMMER?

If your Summer plans involve travel, HIFICU can help make your trip go smoother!

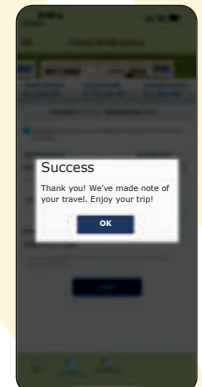
MyCard Visa App: If you plan to use your HIFICU Visa Card on the road, you can notify us about your plans using the **MyCard Visa** app. Simply log into the app and click on Travel Notifications on the bottom of the screen.



Log In to the app



Enter travel details



Look for confirmation message

SHARE CERTIFICATES: HOW THEY WORK

You may have seen HIFICU's advertisements in the newspaper, online or even in this newsletter regarding our Share Certificates. While the percentages and fine print may seem complicated (and even daunting), the basic idea is quite simple. Share Certificates are a great way to grow your money!

GROWING YOUR MONEY

STEP 1: PLANT THE SEED



Deposit the required funds. There is usually a minimum amount that you must meet.
(EXAMPLE: You open a 4.50% share certificate and deposit \$10,000)

STEP 2: "WATER" IT WITH TIME

The next step is easy! Just wait and don't touch your money for the length (or term) of the certificate.
(EXAMPLE: Your 4.50% share certificate has a term of 15 months to let your money grow)



STEP 3: WATCH IT BLOSSOM!

When the term is up, you'll have earned your money back PLUS more!
(EXAMPLE: At the end of the 15-month term, your \$10,000 will have earned you \$450!)



At the Travel Notifications screen, you can enter the Departure and Return Dates of your trip, as well as your travel destination. This will notify our Visa Department and help to prevent your card getting flagged for suspicious activity.

MobiMoney App: The MobiMoney app is the ideal companion to your HIFICU Debit Card. Once you register your card, you can use MobiMoney to:

- Receive alerts of fraudulent transactions.
- Restrict usage according to merchants (or types of merchants) and/or location.
- Limit card users and set maximum spending amounts per person.
- "Freeze" your card, so no one can use it in the event your card is lost or stolen.

Highlighted Employee

If you visit our Kapolei Branch (located in the Kapolei Walmart) regularly, you may have already met Rayna, our Highlighted Employee for this issue. Rayna joined the Hawaiian Financial FCU 'ohana in 2019, and she currently works as a Teller.

Describing herself as sweet, funny, energetic and outgoing ("You know I'm just a vibe," she says with a laugh), her favorite things to do include spending time with family, going shopping, and exploring farmers markets around the island. She also enjoys singing karaoke and her go-to song is Bon Jovi's "Bed of Roses."

Rayna is a fan of fantasy, superhero and adventure movies and names the Jurassic Park series, the Avengers, Star Wars and the Harry Potter films as her favorites.

Her sunny disposition and vivacious personality has made her a favorite among her HIFICU colleagues. "I really like the relationships I've created with members and my coworkers," she says. "No matter which branch I'm working at, I always feel at home and enjoy my work environment."

Food: Sushi and Korean BBQ

Actor(s): Adam Sandler, Chris Pratt

Color: Blue



RAYNA

HIFICU SUMMER

SHOPPING FOR A NEW CAR? HERE'S WHAT TO LOOK FOR

It's Summer time, and some of you may be in the market for a new car for those around-the-island road trips. Each year, new cars become exponentially more advanced. From autonomous driving capabilities to electric powertrains, manufacturers are introducing state-of-the-art features faster than ever before. Here are some of the latest features experts suggest you should be on the lookout for.

Automatic Highlights

Say goodbye to manually adjusting your headlights. Automatic highlights, also called adaptive headlights, are a game-changer in terms of safety and convenience. Sensors and cameras detect the surrounding environment and adjust the direction and intensity of the headlights accordingly, allowing drivers to concentrate on the road.

Ideal on poorly-lit or curvy roads, adaptive headlights can even detect rain, fog and other weather conditions and instantly adjust the beams.

Cutting-Edge Safety Systems

Modern cars boast a wide range of advanced safety features designed to prevent accidents and protect a vehicle's occupants. Here are a few noteworthy examples:

Lane Keep Assist: This system uses cameras to detect lane markings and gently steers the vehicle back into its lane if the driver unintentionally drifts.

Autonomous Emergency Braking (AEB):

AEB uses sensors to monitor the road ahead. If a collision is deemed imminent, the system automatically applies the brakes. Newer systems are also able to detect cyclists and pedestrians.

Blind Spot Monitoring:

This feature makes drivers aware of vehicles in their blind spots, reducing the risk of collisions when changing lanes.

Smart Infotainment and Connectivity:

Though safety is always the priority, other areas where modern cars have advanced over the last decade include comfort and entertainment. These include:

Advanced Infotainment Systems:

Touchscreen displays with user-friendly interfaces put navigation and smartphone integration literally at your fingertips.

Wireless Connectivity: Cars now come with built-in Wi-Fi hotspots, providing occupants with high-speed connectivity to stream media and use online services while on the go.

Voice-Activated Assistants: Drivers can now simply use their voices to control



various automobile functions. Virtual assistants, such as Apple CarPlay, Android Auto, or Amazon Alexa help to greatly reduce distractions and provide more convenience.

From automatic highlights to advanced safety systems and smart infotainment, new cars now come with a range of cutting-edge technologies designed to improve the overall driving experience.

We Can Get You Behind The Wheel

HIFICU is here for all your auto loan needs. Our competitive rates and friendly, knowledgeable loan staff can get you on the road to the perfect car for you! Call us today at **(808) 832-8740** or apply online at **www.hificu.com**.

HIFICU AUTO LOANS

AS LOW AS **4.00%**
ANNUAL PERCENTAGE RATE

*Rate shown includes a 0.25% discount for hybrid/electric vehicles. Subject to approval. Other rates and terms available. Rates are subject to change without notice. Payment Example: A loan of \$10,000 with a 6.00% APR will have: 12 payments of \$861 and total interest paid of \$326.51 for a one-year term; 24 payments of \$443 and total interest paid of \$622.60 for a two-year term; 36 payments of \$304 and total interest paid of \$923.45 for a three-year term.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Juneteenth — Monday, June 19

Independence Day — Tuesday, July 4

Labor Day — Monday, September 4

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 hificu.com/rates. Effective 6/1/2023. APY=Annual Percentage Yield

2023 EASTER COLORING CONTEST

Now that Summer is here, let's take a last look at one of our most popular Spring traditions for the young and the young at heart—the HIFICU Easter Coloring Contest! Once again this year, we had three categories; ages 6 and under, ages 7-13; and ages 14+. It's always amazing to see the creativity on display and our judges really had their work cut out for them in deciding on the winners. All entries were judged by originality, creativity and effort.

This year, there were 13 total winners, with one grand prize winner hopping away with a \$75 Amazon Gift Card. The winners from each age category scored \$50 Amazon Gift Cards, and the rest of the winners received \$25 Amazon Gift Cards.

Matthew N.
Age 6 and Under



Journey C.
Age 7-13



Michael K.
Age 14+



Penelope O.
Grand Prize Winner

