



# Belonging

JULY 2023 A NEWSLETTER FOR MEMBERS

## HIFICU AMONG BEST-IN-STATE CREDIT UNIONS

### Forbes Magazine Survey Ranks HIFICU in #2 Position



Hawaiian Financial FCU is among the top five credit unions in the state—coming in at number two—according to a recent Forbes listing. Released in June, the rankings were determined through a two-part scoring system which combined the results of a nationwide survey with online Google Reviews.

Forbes, long considered to be one of the world's premier business magazines, teamed up with market research firm Statista to survey over 30,000 participants across the country. Each participant was asked to name all financial institutions where they have a checking or savings account, and then to evaluate these credit unions or banks on parameters such as customer service, the quality of online and in-branch services, and the level of trust each company had earned.



In conjunction with the survey, online reviews and ratings posted on Google Reviews between March 2020 and April 2023 were also factored in. The surveys accounted for 80% of the scoring, while the Google Reviews accounted for the remaining 20%.

HIFICU is thrilled and humbled by this honor, and see it as our call to action to not only continue our current level of member service, but also to strive for more in taking care of all your money needs. This is a

reflection on all of us—Board and Committee members, Credit Union management and staff, and especially our members. We achieved this distinction together, and we look forward to all that we will accomplish in the future.



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

**Part Three of the Guidebook  
Now Available for Download**  
See page 5 for details



## Chairman's Message

Aloha Members,

I am thrilled to tell you that Forbes has recently ranked Hawaiian Financial FCU in the top five of Hawaii credit unions (see page 1). This is exciting news, and a real testament to the dedication of our Board of Directors and committees, the hard work of our staff, and the loyalty of our members. This distinction is a great honor, and will motivate us to continue to bring you our best. We will continue to earn your trust with every transaction and

always strive to give you the high level of service you've come to expect.

It has long been a priority of HIFICU to be an active and contributing member of the community. It is our privilege again this year to partner with some wonderful organizations who are committed to improving the circumstances of Hawaii's needy families. Throughout June and July, our Credit Union teamed up with KITV and Helping Hands Hawaii for the annual School Tools drive. We collected donations of school supplies at all of our branch locations. We also teamed up with Hawaii Food Bank for their annual donation drive, and are collecting donations of food at all HIFICU branches from August 1 through September 30 (see page 4). Let's work together to help those in need. Even the smallest donation can make a big difference!

Sincerely,  
Glen Moribe  
Board Chairman

## IMPORTANT NOTICE ON FEES

Effective August 1, 2023, CheckCard and ShareCard fees that were temporarily suspended during the pandemic will be reinstated. Please scan QR Code or visit [hificu.com/rate-fee](http://hificu.com/rate-fee) for details. Call (808) 832-8700 with any questions.

### Reinstated Fees (effective August 1, 2023)

- ShareCard PIN Replacement Fee..... \$ 1.00
- ShareCard Card Replacement Fee..... \$10.00
- CheckCard PIN Replacement Fee..... \$ 1.00
- CheckCard Card Replacement Fee..... \$10.00



**Need a HIFICU CheckCard or ShareCard? Call (808) 832-8700.**

### 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 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.

#### 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.

## 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 7/1/2023 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



Federally insured by NCUA



**Don't have our VISA Rewards Credit Card? Apply today!**



# HIFICU Because V

Keep your HIFICU VISA Rewards card on every 29, 2023 and you will receive \$5,000 each (subject to...

Remember, the more you use your VISA Rewards card throughout the duration of our 20 fortunate winners, you are more likely to enter without making a purchase.

\*No purchase, entry, or activation required. VISA Rewards Program ends 10/29/2023. Void where prohibited. No-purchase method only.

## DORMANT AND ESCHEAT

In most cases, not touching your HIFICU savings account and just letting it earn dividends is a good thing, perhaps even the ideal thing. Just don't leave it alone for so long that the account becomes dormant! This could lead to your account balance becoming subject to escheatment.

### Dormant Accounts

An HIFICU account is considered dormant if there has been no transaction activity on it for 36 months. At 34 months of inactivity, the Credit Union sends a letter to the account holder, which informs them that the account is about to become inactive and also includes instructions on how to reactivate the account. Once an account is considered dormant, it is then assessed a monthly \$5.00 maintenance fee.

### Escheat Accounts

After five years of inactivity on your account, it is considered abandoned, and the assets are "escheatable" (revertible to the State). 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 receives no response, the account will be assessed a \$30 processing fee and closed. Remaining funds are then submitted to the State of Hawaii. 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](http://unclaimedproperty.ehawaii.gov).

# U VISA CARDS

## We Care

Use your Visa rewards card top of wallet for a chance to win \$5,000! Simply use your card for everyday purchases at least four times per week between July 10 and October 31. You will receive one entry into the sweepstakes (4 eligible purchases = 1 entry). Random drawings of lucky individuals will be randomly selected as winners, taking home a prize of \$5,000 (subject to verification).

The more entries you accumulate, the greater your chances are of joining the ranks of sweepstakes winners! Keep an eye out for the announcement of monthly winners throughout the duration of the sweepstakes. For complete entry and prize details including how to enter, please refer to the complete Official Rules.

There is no fee, credit card usage of any kind necessary to enter or win. Open to HIFICU credit cardholders, who are 18+ & legal residents of 50US/DC/PR. Sweepstakes ends 10/31/23. Void Where Prohibited. Sweepstakes subject to Official Rules with alternate prize details: [cugivebackssweepstakes.com](http://cugivebackssweepstakes.com).

## HAWAII FOOD BANK Donation Drive 2023

In Hawaii, 1 in 6 people are facing hunger, including many kupuna and keiki. HIFICU is once again partnering with Hawaii Food Bank for a food donation drive.

From August 1 thru September 30, all HIFICU branches will serve as collection centers for anyone wanting to make donations of food. The top four most-needed items are canned proteins (tuna, chicken and other lean meats), canned meals (such as soup, stew and chili), canned fruits/vegetables and bags of rice.

Hawaii Food Bank is also happy to accept monetary donations, which you can make online anytime at [www.hawaiifoodbank.org/donate](http://www.hawaiifoodbank.org/donate).



HIFICU SVP-Marketing Paulette Ito organizes the food donations from our generous members during the 2022 Food Drive.

## Highlighted Employee

Meet Donna, our Highlighted Employee for this issue. Donna is an Assistant Supervisor at our Airport Branch, located on Elliot Street next to the Hawaiian Air Cargo office. She came to HIFICU through our merger with Hawaiian Airlines FCU in 2017, and has over 30 years of experience in the financial industry.

Donna describes herself as a “homebody” and says her favorite past-time activity is hanging out with her three cats Tucker, Nicky and Chip.

A big aficionado of music, Donna’s tastes range from classic rock artists such as The Rolling Stones and Eric Clapton, to mega-popular KPOP boy band BTS.

She cherishes the life-long connections she has made throughout the years with her branch co-workers. “We’ve been together for so long—20-plus years for the majority of us—that we’re like a family,” she says. “Our families grew up together!”

**Food:** Korean

**Movie(s):** The original Star Wars trilogy

**Vacation Spot:** South Korea and Las Vegas



DONNA



# GET YOUR HOUSE IN ORDER

Be well. Be safe. Be prepared.

## Part Three of the Guidebook Now Available for Download

Download your **FREE** copy of the Ho'okele Guidebook today at [hificu.com](http://hificu.com)

### The Get Your House In Order Campaign

Since launching our Get Your House In Order campaign last year, many of you have downloaded the first two sections of the Ho'okele Guidebook. The purpose of the Guidebook is to help you get organized, in terms of your important documents, including:

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

Phase three of the Guidebook is now available so be sure to download it and see how getting organized is an important first step toward peace of mind—for you and your ohana!

### About 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. To stay updated on any

future installments of the Guidebook, keep watching our member newsletter, and be sure to visit our website regularly.

### 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 below.

### Get Your House In Order TV Show

Another component of our campaign is the Get Your House in Order television show, which airs on KITV4 and KIKU. Hosted by KITV4's Yunji de Nies, each episode features interviews with experts on a wide range of topics including document preservation, financial planning, senior care, life insurance, real estate and more.

To view past episodes of the Get Your House in order show, visit [www.hificu.com/gyho](http://www.hificu.com/gyho).



## ALL THE EXTRAS! COME & GET IT

We're here for all your money needs, and more! The next time you plan to visit your favorite HIFICU branch, keep in mind that we ALSO offer many extra services to add value and convenience to your membership experience with us.

**Cashier's Checks.** Need to send a large payment by mail? Cashier's checks are the safe and secure way to do it. Ideal for payments over \$1,000, HIFICU members get one free cashier's check per day per account. Additional cashier's checks are available for \$5.00 each.

**Money Orders.** Money orders are available at all HIFICU branches for just \$2.00 each. Please note that there is a maximum amount of \$1,000 for each money order.

**Consolidated Theatres Screensavers Passes.** We offer Consolidated Theatres Screensavers movie passes, so you can enjoy Hollywood's latest blockbusters at a more affordable price. Screensavers passes are just \$9.50 each.\*

**Notary Services.** HIFICU offers FREE Notary services for our members. Just call the branch you wish to visit and make an appointment, or book your appointment online by visiting [www.hificu.com](http://www.hificu.com) and clicking on the "Schedule Appointment" icon.

**Postage Stamps.** Pick up a book of Forever Stamps at HIFICU! One book of 20 stamps is just \$13.20. Forever Stamps can be used to mail a one-ounce letter regardless of when the stamps were purchased and no matter how much postage prices may increase in the future.

\*Some restrictions and upgrade fees may apply. Upgrades not available for special engagements and special event screenings.



## 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 you're automatically entered. Full contest rules at [www.hificu.com/gyho](http://www.hificu.com/gyho).



**UPCOMING HOLIDAYS**

Hawaiian Financial FCU will be closed on the following days:

**Labor Day** — Monday, September 4

**Columbus Day** — Monday, October 9

**Veterans' Day** — Friday, November 10

**EARN S'MORE** 

**4.50%<sup>APY</sup> 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](http://hificu.com/rates). Effective 3/1/2023. APY=Annual Percentage Yield

**HIFICU IN THE COMMUNITY**  
**2023 ACS Hope Gala**

On Saturday, May 13, American Cancer Society of Hawaii held its annual Hope Gala at the Sheraton Waikiki. The event is a fundraiser for The Clarence T.C. Ching Hope Lodge Hawaii, which provides free lodging for cancer patients and their caregivers traveling to Oahu for treatment. This year, University of Hawaii Head Basketball Coach Eran Ganot was honored as the 2023 Beacon of Hope, for his extensive work with The American Cancer Society and the Coaches Vs. Cancer organization.

HIFICU was a proud sponsor of the event, and we also had a team of CU staff volunteers on hand to help with the silent auction portion of the evening. Our volunteers helped to coordinate the auction and were also there to answer questions about auction items and to help attendees place their bids. HIFICU was thrilled to be a part of such a worthwhile event.

The American Cancer Society Clarence T.C. Ching Hope Lodge in Honolulu, which opened in 2016, offers 20 guest rooms located near treatment centers in the area. Hope Lodge features private guest rooms and bathrooms, fully equipped community kitchens for food storage and preparation, gathering areas and community dining rooms, free laundry rooms, meditation spaces, a library and more. For more information, visit [cancer.org/hopelodgehawaii](http://cancer.org/hopelodgehawaii).



**The team of HIFICU Volunteers**



**The Clarence T.C. Ching Hope Lodge**  
Photo: American Cancer Society