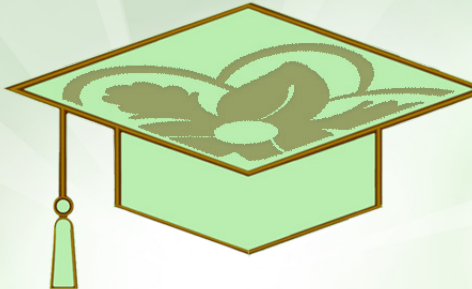




Hawaiian Financial
Federal Credit Union

Belonging

SEPTEMBER 2023 A NEWSLETTER FOR MEMBERS



Hawaiian Financial Federal Credit Union

Scholarship Program

Supporting Hawaii's Students

For the third year in a row, HIFICU is lending a hand to Hawaii's students who are pursuing their higher education goals. We are happy to announce the return of the Hawaiian Financial Federal Credit Union Scholarship Program. We are offering twenty (20) \$2,000.00 scholarships. The scholarships are awarded to graduating high school seniors or college students looking to further their education at any two- or four-year accredited college or university in the United States.

Eligibility Requirements

- Applicant must either be a member or a legal dependent of a member whose HIFICU account is in good standing* for at least 3 consecutive months prior to the application deadline.
- Applicant must be a US Citizen or a permanent resident.
- Applicant must have a minimum GPA of 3.0.

Winner Selection Criteria

The scholarship committee will score applicants based on the following criteria:

- **ACADEMIC** - Based on applicant's certified transcripts
- **LEADERSHIP** - Based on leadership and/or school/employment activities, honors and awards and other experiences.
- **SCHOOL/COMMUNITY SERVICE** - Based on the quality and impact of service to their school and/or communities.
- **RECOMMENDATION** - Based on letters of recommendation.
- **MERIT** - Based on applicant's essay.



How to Apply

Download the application form at www.hificu.com/scholarship. Applicants must also submit two signed letters of recommendation, dated within one year of application submission, as well as their certified sealed school transcripts. The completed application, certified transcripts, and two (2) letters of recommendation must be postmarked by **October 31, 2023** to: Hawaiian Financial Federal Credit Union, Attn: Scholarship Committee, 1138 North King Street, Honolulu, Hawaii 96817. Please send any inquiries to scholarship@hificu.com.

Prior scholarship awardees are NOT eligible to re-apply. Hand carried or late applications will NOT be accepted.

*Any member who has caused a financial loss to the credit union or who is delinquent on any payment of any sum owed to the credit union or a member whose loan has been charged off is NOT in good standing.

CERTIFICATE SPECIAL
15-Month Term • \$2,000 Minimum

4.75%
ANNUAL
PERCENTAGE
RATE

*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 9/5/2023. Federally insured by NCUA.



Chairman's Message

Aloha Members,

The recent events on Maui have been a call to action for us—and for many across the state—to do what we can to help those who suddenly find themselves in need. It is encouraging to see the community come together with the single-minded goal of helping those who have lost so much. Hawaiian Financial FCU has partnered with American Red Cross to help collect donations for those affected by the disaster. To make a contribution, simply visit our website

(www.hificu.com) and click on the 'Kokua For Maui' banner. It will take you directly to the American Red Cross page where you can make an online donation. We are also accepting monetary donations at all of our branches. We also assisted the Hawaii National Guard with 'Kokua Maui' through our Kunia Branch. Also, through loan extensions and fee waivers, we are helping to alleviate the financial burden of our members who were impacted.

I am so proud of our HIFICU staff, especially those from our Maui branch, who have personally gone out to the community and volunteered their time and energy to the ongoing relief efforts.

As we all know, Hawaii is a "small town." It's not an exaggeration to say that nearly everyone in the state knows someone who was directly affected by the wildfires. To the Maui community: we stand with you and we are here for you, now and in the years to come.

Sincerely,
Glen Moribe
Board Chairman

FREE FINANCIAL PLANNING SERVICES FOR HIFICU MEMBERS

INPAC Wealth Solutions offers FREE financial planning services to our members. Since 2013, INPAC has been providing kama'aina with top notch wealth management and financial planning services.

- Schedule your FREE consultation today!
- Meet with experienced financial experts who can help guide you along the path to achieving your financial dreams!
- Call INPAC Wealth Solutions at (808) 784-4008

With offices on Oahu, the Big Island, Maui and Kauai, INPAC can offer you customized solutions to meet your specific needs.

See www.dreamplanlive.com for more info.



Investment and Insurance products are not NCUA/NCUASIF insured and are not guaranteed by HIFICU, or any Federal Government Agency. These investments and insurance products may involve investment risk, including possible loss of principal. Securities and investment advisory services offered through SagePoint Financial, Inc., member FINRA (www.FINRA.org) & SIPC (www.SIPC.org) and a registered investment advisor. Insurance services offered through INPAC Wealth Solutions and is not affiliated with SagePoint Financial, Inc. or registered as a broker-dealer or investment advisor.

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

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.

RATE WATCH

4.75% Annual Percentage Yield

- Share Certificate (15 months).....**4.75% APY**++
- IRA Certificate (15 months).....**4.75% 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 9/5/2023, fees could reduce earnings on the account. Rates are subject to change without notice.

5.50% Annual Percentage Rate

New Auto Loans

- 3 Years **as low as 5.50% APR***
- Up to 5 Years..... **as low as 6.00% APR**
- 6 and 7 Years (and longer) terms available

Used Auto Loans (up to 6 years old)

- 3 Years **as low as 6.25% APR***
- Up to 5 Years..... **as low as 6.75% 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 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

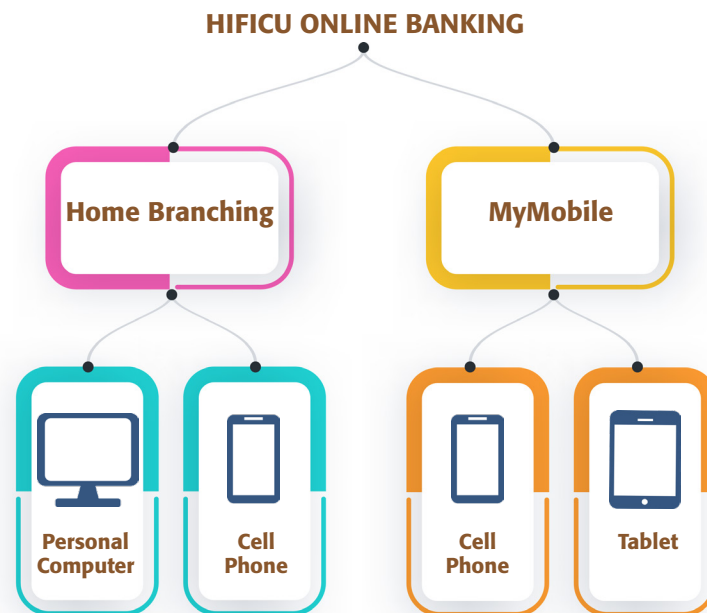


Federally insured by NCUA

HOME BRANCHING & MYMOBILE

TWO WAYS TO ACCESS YOUR MONEY 24/7

Keeping track of your HIFICU accounts is a snap with our Home Branching online banking platform and our MyMobile app. With Home Branching and MyMobile you have the 24/7 freedom to: Check your balances... Transfer funds... Pay bills... and more!



Home Branching and MyMobile

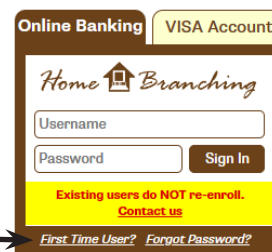
Many of our members may favor using one over the other, but it's a good idea to have both and use them regularly to always stay on top of your finances. Though Home Branching and MyMobile are related (you must be a Home Branching user to sign up for MyMobile), they are two separate systems which allow you to access your HIFICU funds on the go. In fact, it's a good idea to use both, because in the event Home Branching is down, you can access your funds via MyMobile—and vice versa! Home Branching can be used on a computer or cell phone, and My Mobile can be used on a cell phone or personal tablet.

Signing Up for Alerts

One very helpful feature in Home Branching is the 'Alerts' option. 'Alerts' allows you to set up automatic notifications regarding your account balance, or credit and/or debit transactions.

Getting Started

If you are not yet a Home Branching user, go to our website at **www.hificu.com**, and look for the Home Branching logo. Click on 'First Time User' to start the simple self-enrollment process.





Highlighted Employee

Part Four of the Guidebook Coming Soon!

Our Get Your House In Order campaign has been a tremendous success. At its heart was the idea of getting your important documents (financial, medical, insurance) sorted, organized, and easy to find in case the unexpected happened. But Get Your House In Order encompassed more than that. The campaign was also designed to encourage Hawaii families to begin the important conversations about wide-ranging topics including estate planning, legacy wishes and overall quality of life.

These topics and others were discussed at length on the Get Your House In Order television show (which airs on KITV4 and KIKU), where experts from many fields shared their insight to help reinforce the campaign's core ideas.

The key component of Get Your House In Order is the Ho'okele Guidebook, which is packed with helpful, informative articles and also includes worksheets to help get you through the process of getting your important documents and pertinent information organized. Phase 1 of the guidebook focused on the "Past," assisting you in gathering and compiling your personal information. Phase 2 was about the "Present," helping you document what you currently have and uncovering any gaps that may exist. Phase 3 focused on the "Future," addressing life-planning documentation like organizing your assets, retirement funding, prepaid plans and beneficiary updates.

We are happy to announce that Phase 4 will be available for download soon! This part of the guidebook covers "Miscellaneous" items, and covers assorted topics such as active and sedentary lifestyles, love, marriage and divorce, as well as how they may affect your finances. Keep watching www.hificu.com for updates on when Ho'okele 1.4 will be available. If you downloaded previous phases of the guidebook, you will receive a download link via email.

It has been our privilege in the last year to bring you this campaign, and hope it has been a valuable tool in helping to bring you peace of mind. A big mahalo to the many of you who reached out to us in the past year with your questions and your kind words of appreciation, and to everyone who took the time to download the phases of the Ho'okele Guidebook. Keep in mind that you can always watch past episodes of the Get Your House In Order television program on our website at www.hificu.com/gyho.

Working tirelessly behind the scenes to help keep our Credit Union operating smoothly and efficiently is Ort, our Highlighted Employee for this issue. Ort has been a part of the Hawaiian Financial FCU 'ohana since 2019, when he joined our Information Technology (I.T.) department. He has over 30 years of experience in the I.T. industry.

Ort is an avid "stargazer" and spends many overnight hours outdoors, with his multiple cameras pointed toward the sky. His photos often appear in his Astronomy Club's newsletter, for which he is also the editor. His fascination with the cosmos extends to his taste in movies and television, as he is a big fan of both Star Wars and Star Trek.

Ort's other hobbies include landscape photography, and running. He participates in the Great Aloha Run every year, as well as other long distance running events.

His easy-going, laid back personality is reflective of his philosophy of life, which is to "Always keep a cool head."

Actor: Robin Williams

Color: It's a tie between green and blue

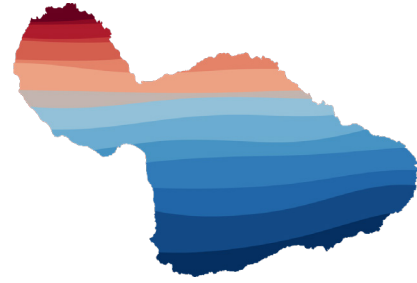
Vacation Spot: Thailand



Sapavith ("Ort")

A SPECIAL MESSAGE FOR OUR MEMBERS ON

MAUI



We at HIFICU are committed to do what we can to help you recover in this challenging time. If you have an account with us, and have been directly affected by the disaster, please know that we are here for you in the long term.

We're Here to Help

HIFICU is actively looking for ways to offer relief for our affected members to help alleviate some of the immediate financial burdens faced by individuals impacted by the fire.

Waiving Fees and Penalties

We are taking steps to waive various fees and penalties which include but are not limited to the following:

- ShareCard, CheckCard and VISA credit card replacement
- Share Certificate Early Withdrawal Penalties
- Stop Payment fees on Cashier's Checks and personal checks
- Check Orders
- Non Sufficient Funds and Overdraft
- Statement Copy

There are also no fees for transactions done on HIFICU or Bank of Hawaii ATMs. Aside from providing much-needed financial relief, it ensures that our members have access to their funds without incurring additional costs.

Financial Planning

HIFICU is partnered with INPAC Wealth Solutions, a financial planning company that can be a valuable resource for our Maui members. INPAC's services can help individuals and families navigate their financial challenges, create budgets, and develop strategies to help them rebuild their financial stability. You can schedule a free consultation with INPAC on our website at www.hificu.com/inpac.

Community Support

HIFICU is not limiting our assistance to financial measures. We are actively involved in supporting the Lahaina community as a whole. We partnered with iHeartmedia and American Red Cross for the Kokua For Maui campaign, which to date has raised over \$80,000 for the relief efforts. We also teamed up with two other local credit unions in the Kokua Maui campaign to raise funds

and collect donation items of food, water, and clothing as well as other essential items.

Flexible Loan Terms

In recognition of the fact that recovery may take a considerable amount of time, we are offering our Maui members temporarily reduced or deferred payments on existing loans. This will allow borrowers to focus on rebuilding their lives. Call or email our Loan Department to make a request.

Insurance Assistance

If you have a TruStage Life Insurance plan through HIFICU, they can help you navigate the insurance claims process, and provide guidance on filing claims, documenting losses, and understanding insurance policies. If you are a TruStage policy holder call 1-888-787-8243 for assistance.

Those of you who have a Franklin Madison Accidental Death and Dismemberment insurance plan can call Lori Peterson for assistance at 844-306-0762 ext. 5002 or email Lpeterson@franklin-madison.com.

Mobile Banking and Online Services

During this time, it might be difficult for you to visit our Maui location (or go to a shared branching location) to do transactions. Keep in mind that our mobile banking (MyMobile) and online (Home Branching) services allow you to access your accounts and manage your finances remotely. If you are not currently a Home Branching user, you can self-enroll at www.hificu.com.

Since Maui County residents joined our financial 'ohana in 2021, we have strived to take care of all your money needs in the best way we can. Now let us demonstrate our commitment to you and your community by providing essential support and assistance to help you now and in the years ahead.

Contact Us

HIFICU Main Number: (808) 832-8700

HIFICU Loan Department: (808) 832-8740

HIFICU Email: loans@hificu.com

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Columbus Day — Monday, October 9

Veterans' Day — Friday, November 10

Thanksgiving Day — Thursday, November 23

**INTERNATIONAL
CREDIT UNION DAY**

THURSDAY, OCTOBER 19, 2023

Join 56,000+ credit unions around the world in celebrating the 75th anniversary of ICU Day

**SCHOOL TOOLS
CAMPAIGN 2023**

Through June and July, we held our School Tools donation drive, in conjunction with KITV4 and Helping Hands Hawaii. The annual initiative aims to get essential school supplies into the hands of Hawaii's needy students. HIFICU branches served as collection centers for the donated supplies. As in previous years, our generous members answered the call and overflowed our collection boxes with much-needed items such as backpacks, notebooks, pens, pencils, glue, rulers and other "school tools" that will help underprivileged keiki make the most of their school year.

HIFICU staff volunteered their time on Saturday, July 22 to participate in the School Tools collection day event at Ala Moana Shopping Center. We were there helping to raise funds for Helping Hands Hawaii with our Coin Drop game, and our mascots Yoko and Kalea even joined in on the fun!

The collected items from the donation drive were turned over to Helping Hands Hawaii in August, capping yet another successful campaign. A warm MAHALO goes out to everyone who donated to our School Tools drive this year. Your kindness and generosity will go a long way!

Every year, Helping Hands Hawaii helps thousands of local families overcome financial obstacles that block the way to meeting their full potential.



The School Tools donations poured in!



(From left) KITV4's Mika Miyashima, HIFICU mascot Kalea, and SVP-Marketing Paulette Ito at Ala Moana Center Stage at the collection day event.