



Belonging

NOVEMBER 2023 A NEWSLETTER FOR MEMBERS

E Komo Mai



KAMEHAMEHA
FEDERAL CREDIT UNION

We are happy to announce that Kamehameha Federal Credit Union has merged with Hawaiian Financial Credit Union. On November 4, Kamehameha FCU members voted overwhelmingly in favor of the merger. "With its core values of family, and people helping people evident at all levels of its organization, we found HIFICU to be most compatible to KFCU and its members as a merger partner," said Stephen Hatakyama, Kamehameha FCU President. "We are all looking forward to joining the HIFICU 'ohana."

This merger is a "win-win" for Kamehameha FCU members, as well as our existing members. Our newest member-owners will enjoy the broader range of financial products, state-of-the-art services, and increased accessibility that HIFICU provides. They can anticipate an enriched experience with access to more branch locations, an expanded ATM network, and even Saturday banking hours at our Walmart locations. For existing members, the merger is another clear indication that Hawaiian Financial FCU continues to be a robust and viable provider of your financial services, with the scale required to thrive in today's competitive financial landscape.

Beginning February 2, 2024, our new members will be serviced at any HIFICU branch or shared branching locations.



Stephen Hatakyama, Kamehameha FCU President

For more information about the merger, including specific dates and transition period details, see www.hificu.com. With our financial 'ohana growing, we are thrilled that our staff will now also include Kamehameha Federal Credit Union President Stephen Hatakyama. He will be assuming a new role at HIFICU.

Kamehameha Federal Credit Union was formed in 1957, and grew to hold \$40.2 million in assets. It's 3,505 members include students and alumni of Kamehameha Schools, as well as employees of Kamehameha Shopping Center businesses and their families.

SAVE
THE
DATE

HAWAIIAN FINANCIAL FCU 2024 ANNUAL MEETING & DINNER

SATURDAY, MARCH 9, 2024
HILTON HAWAIIAN VILLAGE

TICKETS ON SALE 1/2/24—2/9/24 • EMAIL INFO@HIFICU.COM
TO GET ON THE EARLY BIRD REGISTRATION LIST



Chairman's Message

Aloha Members,

Welcoming new members into our HIFICU family is one of the greatest privileges of being your Board Chairman. Let's all welcome the members of Kamehameha Federal Credit Union, who have now joined our Hawaiian Financial FCU 'ohana. I am confident that our wide range of financial products will more than meet your needs, and trust that you will enjoy the new level of service and convenience that is now available to you as a member of HIFICU.

The Holidays are in full swing, and as 2023 draws to a close, it's time to reflect on what we are thankful for in our lives, and to look forward to the exciting things that lie ahead in the coming year. Believe it or not, it's already time to start making your plans to join us for our biggest event of 2024, the Annual Meeting and Dinner! These events are always exciting and memorable, and this one is sure to be as well. Stay tuned to our website, newsletter and social media pages for updates, but for now be sure to save the date of Saturday, March 9. I can't wait to see you all there!

On behalf of my fellow Board members, as well as Credit Union management and staff, I wish you all a happy Holiday Season, as well as a new year of health, peace and prosperity.

Sincerely,
Glen Moribe
Board Chairman

NEW WALMART BRANCH HOURS

Effective January 1, 2024 all HIFICU Walmart branches will have the following business hours:

Monday – Friday
9:00 AM to 6:00 PM

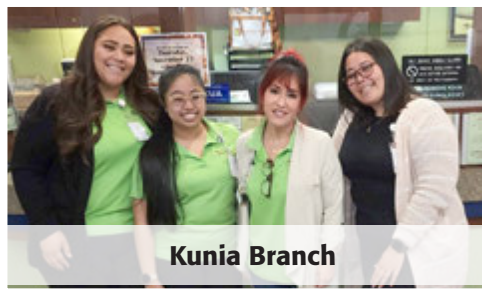
Saturday
9:00 AM to 2:00 PM

Please note these will be new hours for our Kapolei, Kunia, and Pearl City branches. We are confident you will find these banking hours to be convenient, and that having the same business hours across all Walmart branches will be easier to remember and make your plans around.

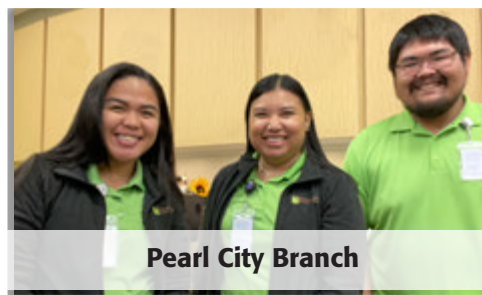
Don't forget you have 24/7 access to your funds online with our Home Branching online banking system, as well as our MyMobile mobile banking app. See hificu.com for more details.



Kapolei Branch



Kunia Branch



Pearl City Branch

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 Year 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 10/1/2023 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



HIFICU HOLIDAY GOODIES



Available Now at All Branches

The Holidays are here, so don't forget to pick up your end-of-year favorites: the HIFICU Gift Money Envelopes, Pocket Planners and Strip Calendars.

HIFICU Gift Money Envelopes: Everyone likes receiving money for Christmas, and these Holiday-themed envelopes are the perfect container for your monetary gift.

2024 Pocket Planner: This handy planner helps you keep track of important dates throughout the year. It's also packed with important Credit Union information, such as branch locations and operating hours, contact numbers and our 2024 Holiday Schedule. (Please note that although Juneteenth is listed in the holiday schedule, HIFICU will NOT be observing that holiday. We will, however, observe King Kamehameha Day on June 11 instead.)

Desktop Strip Calendar: You'll have your entire 2024 available at-a-glance with this calendar, that can be easily affixed to your work or home office desk.

Limit 5 envelopes, 1 pocket planner, and 2 strip calendars per member while supplies last

2024

HIFICU HOLIDAYS

HIFICU will be closed on the following holidays.

New Year's Day	Monday, January 1
Dr. Martin Luther King Jr. Day	Monday, January 15
Presidents' Day	Monday, February 19
Good Friday*	Friday, March 29
Memorial Day	Monday, May 27
King Kamehameha Day	Tuesday, June 11
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Columbus Day	Monday, October 14
Veterans' Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Christmas Day*	Wednesday, December 25

*Special holiday hours prior to this holiday. Please see branches for details. Subject to change. Refer to [hificu.com/hours](https://www.hificu.com/hours).



GET YOUR HOUSE IN ORDER

Be well. Be safe. Be prepared.

CONGRATULATIONS TO OUR BIG WINNERS!

Launched in August 2022, our Get Your House In Order campaign aimed to get Hawaii's families to start getting organized, in terms of their important documents, including medical records, financial documents (such as deeds and tax forms), and insurance information. The main component of our campaign is the Hookele Guidebook, a downloadable document full of informative, pertinent articles as well as worksheets that take you step-by-step through the process of getting your documents organized.



The Hookele was released in four installments over the course of a year, and with each new release, we held special prize drawings for those who downloaded the Guidebook.



Marcy H.

CONGRATULATIONS to the winners of our prize drawings for Hookele 1.4! Marcy H. won a 7-Night, 8-Day Neighbor Island Cruise.

Our other big winner was Stirling A., who won a Kihei stay-cation.



Stirling A.

We hope that the Get Your House In Order campaign has been a valuable tool in helping to bring you peace of mind. A big mahalo to the many of you who took the time to download the phases of the Ho'okele Guidebook, and to those of you who expressed their appreciation for the campaign through your many calls and emails.

Remember that all four installments of the Guidebook are available for download, and that you can always

watch past episodes of the Get Your House In Order television program on our website at www.hificu.com/gyho.

Highlighted Employee

It's time to say hello to Marla, our Highlighted Employee for this issue. She is the manager of our Pearl City branch, which is located inside the Walmart. She has been with Hawaiian Financial FCU for four years.

Marla describes herself as "friendly, kind, understanding and funny." She has many hobbies, including sewing (she has crafted Halloween costumes that include Power Rangers and Spider-Man), beading (mostly bracelets), and baking. She is also an avid reader and loves books by Danielle Steele and James Patterson.

Marla is a big fan of 1970's soft-rock bands, including Bread, America, The Eagles, and Chicago, but enjoys music from a wide variety of genres.

As the kind of person who likes passing on knowledge, she aims to enrich her co-workers by sharing what she has learned in her 42 years worth of experience in the financial industry.

Actor: Kevin Costner, Morgan Freeman

Color(s): Blue and green

Dream Vacation Spots: Ireland, Scotland and Japan



Marla



Holiday SAVING

With Christmas bonuses and monetary gifts, you may find yourself with a little extra money this Holiday. Saving that money is a great idea for many reasons.

- Saving money provides a foundation of financial security and freedom. It's the cornerstone of a stable financial future, offering a safety net during unexpected expenses or emergencies.
- Saving offers peace of mind, allowing for long-term planning, such as buying a house, starting a business, or funding education.
- Additionally, it opens doors to investments, fostering wealth, growth and passive income streams.
- By saving regularly, individuals can harness the power of compounding interest, and earn more over time.



Holiday BORROWING

Making a large purchase often comes down to making an either/or choice? Do we use cash or credit? Do we save up for our purchase and buy it later, or borrow and buy it now?

- Borrowing enables immediate access to resources, facilitating major purchases like homes or vehicles that might not be easily obtainable with cash up front.
- Borrowing can also aid in building credit history, essential for future financial endeavors, and can provide flexibility in managing expenses or seizing investment opportunities.
- Even if you do have cash on hand, borrowing allows you to save it for rainy day events, or to use it to establish your nest egg.



CERTIFICATE SPECIAL

4.75% ANNUAL PERCENTAGE RATE

15-Month Term - \$2,000 Minimum

EARN More Today!

*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.



Holiday LOAN

AS LOW AS **6.99%** ANNUAL PERCENTAGE RATE



APPLY TODAY: hificu.com/personal-loan

Annual Percentage Rate (APR) disclosed for this special is the lowest rate available at a 12-month term. Payment Example: At the rate of 6.99% APR, there is a monthly payment of \$87.00 for 12 months per \$1,000 borrowed. Not all will qualify for the lowest rate. Higher rates may apply depending on loan term, and member's credit worthiness. Loan amounts are from \$2,000 to \$15,000 with a maximum loan term of 36 months. No refinancing of existing HIFICU personal loans for this promotional rate. Other rates and terms available. All loans are subject to qualifications and approval. Certain terms and conditions apply. Rates are subject to change without notice. HIFICU membership required. Offer effective 11/15/2023 thru 1/12/2024. Federally Insured by NCUA.

Board Election Notification

The Nominating Committee has selected **Gerry Sagucio** for the Board of Director vacancy to be filled in 2024. Nominations for Board of Directors may be submitted by petition. Petitions may be picked up at the King Street branch and must be turned in no later than January 2, 2024.



Hawaiian Financial Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

PRESORTED
STANDARD
U.S. POSTAGE
PAID
HONOLULU, HI
PERMIT NO. 170

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Christmas Day — Monday, December 25

New Year's Day — Monday, January 1

Dr. Martin Luther King Jr. Day — Monday, January 15



HIFICU HOLIDAY GOODIES NOW AVAILABLE

2024 Pocket Planners • Gift Money Envelopes • 2024 Desk Calendars

GET THEM AT YOUR FAVORITE HIFICU BRANCH • WHILE SUPPLIES LAST

“CREDIT UNION SCHOOL” AT HIFICU

Third Grade Class Visits the Wheeler Branch to Learn about Credit Unions

On November 14 and 15, HIFICU’s Wheeler Branch welcomed students from Wheeler Elementary school, who visited the location to learn about how credit unions work, and other basic financial concepts.

They were given a tour of the branch and were presented with educational videos about the importance of saving money, determining needs versus wants, how credit and debit cards work, and more.

The students also got to have “hands-on” experience with foreign currency, and credit card imprinting machines. They also enjoyed discovering money’s secret security features under the ultra-violet light.

The third-graders made this special field trip as part of their “Market Day” project, where they will start their own businesses and do everything from advertising their product or service to collecting money from customers. The students were bright, energetic and eager to learn. We hope they had as much fun as our staff did, and we wish them the best of luck on their project!



HIFICU SVP-Marketing Paulette Ito talks to the students about saving money...



...and shows them examples of foreign currency.