



Belonging

JANUARY 2024 A NEWSLETTER FOR MEMBERS

ANNUAL DINNER

2024

IT'S TIME FOR OUR BIGGEST EVENT OF THE YEAR!

It's almost time for the 2024 Hawaiian Financial FCU Annual Meeting and Dinner! Make plans to join us on **Saturday, March 9** at the **Hilton Hawaiian Village** for what is sure to be a night to remember!

For those of you who haven't attended the meeting and dinner, here is a quick rundown of what to expect.

Annual Meeting. The evening begins with the meeting, where the assembled HIFICU membership is informed about the Credit Union's financial performance in 2023, as well as other important Credit Union matters. The incoming Board of Directors is also announced at the meeting. At the conclusion of the meeting, door prizes are awarded to the registered members in attendance whose names are pulled in the random drawing.

Annual Dinner. Once the meeting is complete, we adjourn to the main ballroom, where attendees will enjoy a family-style Hawaiian feast. During dinner, there will be live entertainment, including a performance by Kimie Miner!



LIVE
MUSIC BY **KIMIE
MINER**
@playkimie

HIFICU ANNUAL MEETING & DINNER SATURDAY, MARCH 9

HILTON HAWAIIAN VILLAGE
(CORAL BALLROOM)

MEETING (MEMBERS ONLY): 5:00 PM
DINNER: 6:00 PM

TICKETS: \$30 (MEMBERS), \$45 (NON-MEMBERS)

Dancing. The night will be capped off with dancing and a light show provided by Mystical Sounds Productions, Hawaii's leading mobile entertainment company.

Ticket info. Tickets are \$30 for members and \$45 for non-members. You can get them at any HIFICU branch, online at hificu.com, or by using the handy form on page 5. Ticket sales will be from **now thru February 9**. We look forward to seeing you all there!



See page 4 for more



Chairman's Message

Aloha Members,

As we begin a new year, I extend my sincerest wishes for all of you and your ohana to have a year filled with good health, happiness and prosperity. Your unwavering loyalty and trust in our credit union have been the cornerstone of our success, and for that, I am immensely grateful.

In this journey together, your support has been the driving force behind our commitment to serving you better each day. As we embrace the opportunities and challenges that lie ahead, rest assured, we remain dedicated to enhancing your banking experience and meeting your evolving needs.

I am thrilled to announce our much-anticipated annual dinner event approaching swiftly. This cherished occasion not only celebrates our achievements but also serves as a testament to the unity and strength of our credit union community. I can't wait to see you all there!

Thank you for being an integral part of our credit union family. May all of your dreams, hopes and wishes come true in 2024!

Sincerely,
Glen Moribe
Board Chairman

CERTIFICATE SPECIAL

4.75% ANNUAL PERCENTAGE RATE

9-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 1/1/2024. Federally insured by NCUA.

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.: 9:00 AM to 6:00 PM
Sat.: 9:00 AM to 2:00 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.: 9:00 AM to 6:00 PM
Sat.: 9:00 AM to 2:00 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.: 9:00 AM to 6:00 PM
Sat.: 9:00 AM to 2:00 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 (9 months).....	4.75% APY++
IRA Certificate (9 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 1/1/2024, fees could reduce earnings on the account. Other rates available. 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 1/1/2024 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

CELEBRATING THE YEAR OF THE DRAGON

OPEN A KIDS CLUB ACCOUNT AND GET A FREE DRAGON BANK

In Chinese culture, the dragon has long been a symbol of good luck, strength, and health. To celebrate, we're honoring 'The Year of the Dragon' with our EXCLUSIVE Dragon savings banks. Our Chinese zodiac banks are always a popular item, and these adorable and festive banks are sure to go quickly!

You can get your 'Year of the Dragon' bank FREE, when you open a Kids Club account with at least \$100. Hawaiian Financial FCU's Kids Club accounts are an ideal way for your keiki (ages 12 and under) to learn the importance of saving. HIFICU Kids Club accounts use a tiered structure that rewards higher savings levels with fun merchandise and prizes. Your kids will take an active interest in tracking their money!

Kids Club members also receive a quarterly e-newsletter and a special surprise every birthday! To open a Kids Club account, visit your nearest Hawaiian Financial FCU branch or apply online at www.hificu.com.



Open a KIDS CLUB Account with:	And you receive:
\$25	KIDS CLUB Coloring Tote
\$100	KIDS CLUB Lunch Tote EXCLUSIVE Year of the Dragon Bank KIDS CLUB Coloring Tote
\$200	2 KIDS CLUB Tokens KIDS CLUB Lunch Tote EXCLUSIVE Year of the Dragon Bank KIDS CLUB Coloring Tote
\$500	10 KIDS CLUB Tokens KIDS CLUB Lunch Tote EXCLUSIVE Year of the Dragon Bank KIDS CLUB Coloring Tote

SPECIAL LIMITED TIME OFFER*

Get a YEAR OF THE DRAGON Bank for just \$10.88 at any HIFICU Branch

\$10.88

*AVAILABLE THRU FEBRUARY 23. HURRY IN!



START 2024 ON THE RIGHT TRACK

As the new year unfurls its promise, it's the perfect time to embark on practical tasks that set the tone for a fulfilling and organized year ahead. While resolutions often center on lofty aspirations, grounding ourselves in practicalities can pave the way for a smoother journey.

Get organized. Begin by decluttering and organizing spaces. Tidying up not only creates physical order but also instills a sense of mental clarity and calm. Sorting through belongings, creating functional spaces, and implementing storage solutions can breathe new life into your surroundings.

Safety first. Safety should take precedence, so start by checking and changing smoke alarm batteries. Ensuring these crucial devices are in optimal condition safeguards against potential hazards and brings peace of mind to your home.

Health and well-being. Additionally, take a moment to review and update important aspects of your life, such as medications. Renew prescriptions, discard expired medications, and organize pill dispensers to ensure health and well-being throughout the year.

Get your finances in order. Moreover, practical tasks extend to financial matters. Review budgets, set savings goals, and create a financial plan for the year. This proactive approach sets a sturdy foundation for fiscal responsibility and peace of mind.

By tackling these practical tasks, you pave the way for a more organized, secure and efficient year. Embracing these actions sets a positive tone, fostering a sense of accomplishment and readiness to embrace the new year's opportunities.

Highlighted Employee

If you have an auto loan with HIFICU, you may have been helped by Edson, our Highlighted Employee for this issue. Edson works in our Loan Department as our Dealer Center Manager. He joined our HIFICU 'ohana in 2020, and has over 20 years of experience in the financial industry.

Edson is known around the office as easy-going, friendly and reliable. One of his main hobbies is playing golf, something he tries to do as often as he can. He is a big sports fan, and enjoys watching all televised sports. He also spends many hours working on his fantasy football team.

A frequent traveler, Edson names Japan and San Francisco as his favorite vacation destinations.

Edson finds great satisfaction in helping people with one of the most significant purchases they will make in their lifetime. He also enjoys the family-like atmosphere in the HIFICU office. "Everyone is friendly and helpful," he says.

Movies: The Shawshank Redemption and Elf

Food: Ramen, Pizza and local food

Colors: Blue



EDSON

DON'T MISS OUR BIGGEST EVENT OF THE YEAR!



2024

ANNUAL MEETING & DINNER

LIVE MUSIC BY
**KIMIÉ
MINER**

@playkimie



SATURDAY
March 9, 2024

HILTON HAWAIIAN VILLAGE
Coral Ballroom

ANNUAL MEETING
(FOR MEMBERS ONLY)
5:00 PM
Coral Ballroom 1

ANNUAL DINNER
6:00 PM

Tickets go on sale at all branches starting on **January 2, 2024 through February 9, 2024.**

How to purchase tickets:

In Person: Just come in to any branch and provide the names of each member and non-member that will be attending. Payments can only be made by cash, transfer, credit union check, or with VISA.

By Mail: Members may mail the form below to secure their seats. Members will be assigned to the best seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

By Fax: Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

RESERVE YOUR ADVANCE TICKETS

Simply fill out the form and fax, mail or bring in to any branch.

Members (M) \$30

Non-Members (NM): \$45

1. Table Captain M NM 2. _____ M NM
 3. _____ M NM 4. _____ M NM
 5. _____ M NM 6. _____ M NM
 7. _____ M NM 8. _____ M NM
 9. _____ M NM 10. _____ M NM

Stage

A	B
C	D

Indicate which area you would like to sit:

- A B
C D

Payment Total: _____

Seats Needed _____

Please debit my account.

Acct. No: _____ Savings

Phone No: _____ Checking

My signature _____

Date _____

TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Hilton Hawaiian Village parking pass!

1138 N King St · Honolulu, HI 96817 · MAIN: (808) 832-8700 · FAX: (808) 832-8721



UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Presidents' Day — Monday, February 19

Good Friday — Friday, March 29

Memorial Day — Monday, May 27

4.75%^{APY} SHARE CERTIFICATE SPECIAL (9-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 1/1/2024. Federally insured by NCUA.

SAVE MONEY. ACE TAX SEASON.

This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

TurboTax – Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America’s #1 tax preparation provider.

H&R Block – Get expert tax and the best-in-market offer of saving up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts

Scan the QR code to get your discounts and enter to win, or visit [taxservices.lovemycreditunion.org](https://lovemycreditunion.org) today!



HIFICU’s Routing Number

321379070

Direct deposit is the best way to receive your tax refund. Be sure to use HIFICU’s routing number shown above. Direct deposit is:



Fast. Get your refund in days instead of weeks.



Safe. No worries about your refund getting lost in the mail or stolen.



Green. Your refund gets to you without the use of fossil fuels.

*No purchase necessary. The Sweepstakes begins on January 1, 2024 at 12:00 a.m. Eastern Time (“ET”) and ends on April 15, 2024 at 11:59 p.m. ET (the “Promotion Period”) and consists of four (4) “Monthly Entry Periods” as well as one (1) “Grand Prize Entry Period” spanning the entire Promotion Period. Open only to: legal residents of the fifty (50) United States and the District of Columbia (having a valid Tax Identification Number (TIN) or Social Security Number (SSN)), who 18 years of age or older at the time of entry, and who are customers or employees of participating CU Solutions Group financial institutions (click here for a list of participating CU Solutions Group financial institutions). Void in Puerto Rico and where prohibited. The Sweepstakes is subject to the Official Rules. For complete details, how to enter without using TurboTax®, and Official Rules go to <https://turbotax.intuit.com/lp/aff/credit-union-sweepstakesrules>. Sponsor: Intuit, Inc.