

Belonging

MARCH 2024 A NEWSLETTER FOR MEMBERS

Congratulations to Our SCHOLARSHIP RECIPIENTS

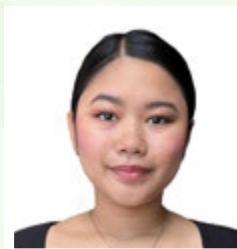
We are happy to present our scholarship recipients for 2024, each of whom received a \$2,000 scholarship to the two- or four-year accredited college or university of their choice. The annual HIFICU Scholarship Program was launched in 2021 to help Hawaii students pursue higher education.



Brayden Chang-Kanoa



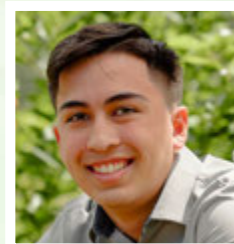
Jackson Barcus



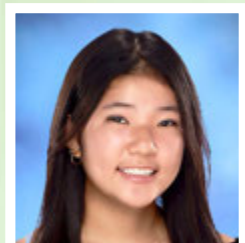
Jhanella Shayne Gerardo



Jon Dylan Salvador



Kai Fraser



Kiana Mizuno



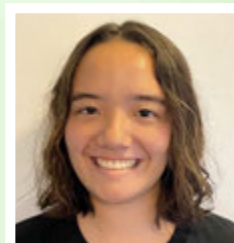
Kyra Furukawa



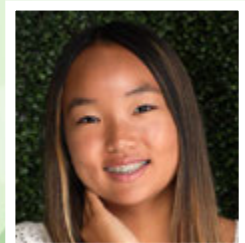
Luana Lindsey



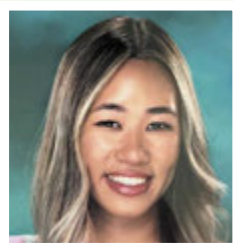
LyRissa Dicion



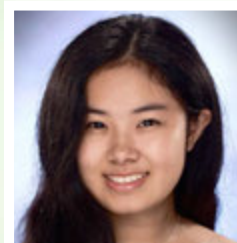
Mackenzy Beppu



Macy Matsushima



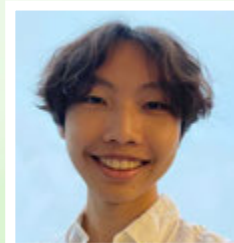
Mari Cesar



Mari Tamashiro



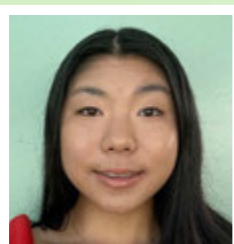
Matthew Fujikami



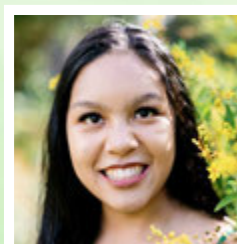
Matthew Leung



Rhyan Hioki



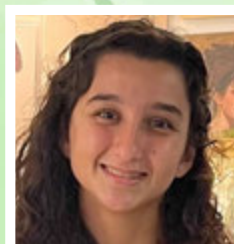
Rylie Kodama



Samantha Europa



Sydney Europa



Tara Zamani



Hawaiian Financial Federal Credit Union

Scholarship Program



Chairman's Message

Aloha Members,

I extend my heartfelt gratitude to each and every one of our members who attended our recent annual dinner and meeting. Your enthusiastic support not only underscores your loyalty but also reinforces our shared vision for the Credit Union's future. Hope you all can join us for next year's event!

It is with great pleasure that I announce the addition of Gerry Sagucio to our Board of Directors. Gerry has served on various committees, and brings a wealth of experience and a new perspective that will undoubtedly enrich our discussions and decision-making processes. His dedication and commitment to HIFICU's mission make him a valuable asset to our leadership team. I would also like to thank my esteemed colleague and dear friend Wanda Beppu, who diligently served nine years on HIFICU's Board of Directors. Mahalo Wanda, for your wisdom and your dedication.

On behalf of the board, MAHALO for being a valued member of HIFICU. Your trust and commitment serve as the driving force behind our efforts to navigate and steer our credit union towards continued success.

Sincerely,
Glen Moribe
Board Chairman

BOARD OF DIRECTORS 2024-2025



**2024-2025 Board of Directors (from left):
Gerry Sagucio, Gerald Noda,
Deborah Lau Okamura,
Glen Moribe, Calvin Choy,
Ken Miyasato and William
"Primo" Pimental**

It was announced at the 2024 Annual Meeting that Gerry Sagucio has filled the vacancy on HIFICU's Board of Directors. He joins Calvin Choy, Ken Miyasato, Glen Moribe, Gerald Noda, Deborah Lau Okamura, and William "Primo" Pimental as the Board of Directors for 2024-2025.

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: Ken Miyasato
Secretary: Gerry Sagucio
Directors: Calvin Choy, Deborah Lau Okamura, Gerald Noda
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



EQUAL HOUSING
LENDER

Federally insured by NCUA

CERTIFICATE SPECIAL

4.75%

ANNUAL PERCENTAGE YIELD

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.

CELEBRATE SPRING YOUR WAY!

Spring LOAN SPECIAL

AS LOW AS 7.00%

ANNUAL PERCENTAGE RATE

UP TO 12 MONTHS

APPLY ONLINE AT WWW.HIFICU.COM

Annual Percentage Rate (APR) disclosed for this special is the lowest rate available at a 12-month term. Payment Example: At the rate of 7.00% 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 48 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 3/18/2024 thru 5/20/2024. Federally Insured by NCUA.

With a Spring Special loan from Hawaiian Financial Federal Credit Union, you can turn your seasonal dreams into reality. Whether it's a family getaway to Florida or a home renovation project to embrace the freshness of the season, this loan offers flexibility and affordability. With competitive rates and flexible terms, the Spring Special loan empowers you to make the most of the vibrant energy of spring. Apply online at www.hificu.com and watch the possibilities bloom with a Spring Special loan from Hawaiian Financial FCU.



BE SAFE THIS TAX SEASON

Tax season is here, so it's crucial for consumers to remain vigilant against potential tax scams aiming to exploit their finances and personal information. These scams can take various forms, such as phishing emails, fraudulent phone calls, or fake tax preparation services.

Phishing emails often appear to come from legitimate sources like the IRS, enticing recipients to click on malicious links or provide sensitive information. Remember, the IRS does not initiate contact through email, so be cautious of unsolicited messages.

Fraudulent phone calls may involve imposters posing as IRS agents, demanding immediate payments or threatening legal action. The IRS typically communicates via mail and does not ask for sensitive information or payments over the phone.

Fake tax preparation services may promise unrealistically high refunds or charge exorbitant fees while providing subpar services. Always research and choose reputable tax professionals or software to ensure your financial and personal information remains secure.

If you're getting a refund, use Direct Deposit and have funds sent directly to your HIFICU account. It's the fastest, safest and most eco-friendly way to get your money. Just be sure to use HIFICU's routing number: **321379070**.

To protect yourself, never provide sensitive personal or financial information in response to unsolicited communications. Verify the legitimacy of any tax-related contacts independently and report any suspicious activity to the IRS. Stay informed and cautious to safeguard yourself against tax scams this season.

Highlighted Employee

In this issue, we're shining a spotlight on Mady, a valued member of our credit union 'ohana. Mady serves as a Teller at our airport branch, and began working for Hawaiian Financial FCU in 2017 through our merger with Hawaiian Airlines FCU. She has over two decades of experience in the financial industry.

Despite her quiet demeanor, Mady's easy-going nature and dedication to her work make her an essential part of our family.

On weekends, you can find Mady indulging in her passion for Formula 1 racing. Alongside her husband and kids, she eagerly tunes in to watch the races on TV, dreaming of the day she'll experience the thrill of a live race firsthand. She is also a fan of action movies such as the Tom Cruise "Mission: Impossible" series.

What Mady treasures most about her time here is the close-knit, family-like atmosphere of our credit union. She finds joy and fulfillment in working alongside her colleagues, who have become more like extended family members.

Ice Cream: Kona Coffee Gelato

Food: Japanese

Color: Black



Mady

2024

ANNUAL MEETING & DINNER

SATURDAY, MARCH 9
HILTON HAWAIIAN VILLAGE

On Saturday, March 9, 2024, the Hilton Hawaiian Village was the vibrant backdrop for a night of celebration and community as Hawaiian Financial FCU hosted its 87th annual meeting and dinner event.

The proceedings kicked off with the business meeting, where Board Chairman Glen Moribe and President Norman Okimoto addressed the attendees to reflect on the credit union's exceptional performance throughout 2023, highlighting financial achievements and community contributions. It was also announced that Gerry Sagucio had joined the Board of Directors for 2024-2025.

As the meeting drew to a close, excitement soared as 80-plus door prizes were distributed among lucky attendees. From coveted Amazon and restaurant gift cards to a high-tech Roomba vacuum and even a Hawaiian Air gift card, the prizes added an extra layer of thrills, culminating in the grand prize – a \$2,000 travel voucher with Vacations Hawaii.

Transitioning seamlessly into the dinner portion of the evening, guests were treated to a sumptuous Hawaiian-style feast, showcasing the flavors of local cuisine. Amidst the culinary delights, the main ballroom came alive with the soulful melodies of Melaniie and JRoQ. Their repertoire of light rock and pop music—including Rihanna's "Love On The Brain"

and Corinne Bailey Rae's "Put Your Records On"—captivated the sold-out crowd, setting the perfect ambiance for the evening. Outgoing Board Director Wanda Beppu was recognized for her many years of volunteer service to HIFICU, on the Board as well as in various committees. Our emcee, Augie T., kept things moving along with his usual funny and energetic style. He even hosted an impromptu dance contest featuring three brave participants.

And then it was time for Kimie Miner to take the stage. Her mesmerizing performance left an indelible mark on the audience. With her signature Hawaiian pop songs, including hits like "Bamboo" and "You Are My Sunshine," the award-winning singer-songwriter transported guests on a musical journey, evoking the essence of the islands with every note.

As the evening progressed, the dance floor beckoned, and guests embraced the opportunity to boogie the night away. With music and lights provided by Mystical Sounds Productions, the atmosphere pulsed with energy and excitement, bringing the event to a close on a high note.

A big MAHALO goes out to all attendees for their presence and participation in our biggest event of the year. It was a truly a fitting celebration of all that we have achieved together.



Chairman Glen Moribe addresses the attendees



A happy and excited door prize winner



The sold-out crowd of almost 1,100 attendees



Emcee Augie T



Melaniie and JRoQ



Kimie Miner



It's boogie time!

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Good Friday — Friday, March 29

Memorial Day — Monday, May 27

King Kamehameha Day — Tuesday, June 11

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. APY = ANNUAL PERCENTAGE YIELD.

HIFICU IN THE COMMUNITY

On Thursday, February 22, HIFICU staff and Scout Troop 147 of Aiea came together in the spirit of community collaboration to make a positive impact at the University of Hawaii Men's Volleyball game against Missouri S&T.

Our Credit Union volunteers worked hand in hand with the Scouts to distribute mini first-aid kits to the first 1,000 attendees through the door. Together, our efforts helped to promote safety and well-being. The kits were a popular item, and they were all given out shortly after the doors opened.

A big MAHALO goes out to Troop 147 for their help at the event. The scouts, known for their dedication to service and

preparedness, were instrumental in ensuring the smooth distribution of the first-aid kits. Their partnership with the credit union exemplifies the power of teamwork and demonstrates what can be achieved when organizations join forces toward a common goal.

HIFICU is always grateful for the opportunity to give back to the community in a meaningful way. Our participation in events like these highlights our commitment to supporting the communities we serve beyond providing financial services. By actively engaging in initiatives aimed at enhancing community welfare, we are adhering to our mission statement of being 'people helping people.'



Troop 147 members (top) and HIFICU SVP-Marketing Paulette Ito (above) hand out first aid kits