



**Hawaiian Financial**  
Federal Credit Union

# Belonging

JANUARY 2025 A NEWSLETTER FOR MEMBERS



GET YOUR HOUSE  
**IN ORDER**

Be well. Be safe. Be prepared.

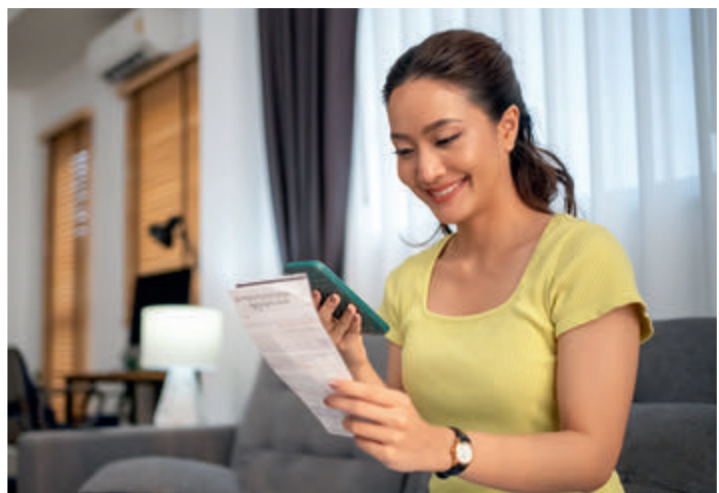
## Start 2025 with an Annual Financial Review

As we enter a new year, it's a perfect time to reflect, set goals, and take a fresh look at your financial health. Conducting an annual financial review is an important step to ensure you're on the right path and prepared for the future. By reviewing your accounts, updating key information, and checking for any discrepancies, you'll set yourself up for a financially secure and successful year ahead.

Here are a few key areas to focus on during your annual financial review:

### Update Beneficiary Information

Life is full of changes, and it's important to make sure that your financial accounts reflect these updates. If you've experienced a life event such as marriage, divorce, or the birth of a child, now is the time to ensure that your account beneficiary information is current. Outdated or incorrect beneficiary details can lead to complications down the road, so make sure the individuals you intend to receive your assets are properly listed. If names have changed due to marriage or other circumstances, it's critical to update those as well.



### Evaluate Joint Accounts

Joint accounts are often a convenient way for families or partners to manage finances together. However, over time, your financial needs may shift, and it's important to reassess whether a joint account still serves its purpose. Do you still need it, or has your situation changed? Perhaps now is the time to add a spouse, a child, or another trusted individual to your account. On the other hand, you may find that it's time to simplify things by closing an account that's no longer necessary. Reviewing these details annually ensures that your accounts align with your current financial situation.

### Review Transactions for Accuracy

Keeping track of your spending is essential, but mistakes can happen. During your annual review, it's a good idea to go through your transaction history to ensure everything looks

*(Continued on page 4)*

**2025**  
ANNUAL MEETING & DINNER

**SATURDAY, MARCH 8**  
**HILTON HAWAIIAN VILLAGE**  
**CORAL BALLROOMS**

APPEARING LIVE: **KALANI PE'A & BROTHER NOLAND**



**ANNUAL MEETING**  
(FOR MEMBERS ONLY)  
**5:00 PM**

**ANNUAL DINNER**  
**6:00 PM**

**DINNER ♦ DANCING ♦ DOOR PRIZES**

**\$35 (MEMBERS) • \$70 (NON-MEMBERS)**  
TICKETS AT [HIFICU.COM](http://HIFICU.COM) OR SCAN QR CODE





## Chairman's Message

Aloha Members,

As we welcome the start of 2025, I would like to extend my warmest wishes to you and your families for a year filled with health, happiness, and prosperity. We are incredibly grateful for your continued trust and support of the Credit Union. Your membership is at the heart of everything we do, and we are committed to helping you achieve your financial goals, whatever they may be.

I am also excited to remind you of our upcoming Annual Meeting and Dinner Event, which will take place on March 8 at the beautiful Hilton Hawaiian Village. This gathering is a wonderful opportunity for us to reflect on the past year, share our plans for the future, and, most importantly, connect with you, our valued members. See page 1 (as well as our website, [www.hificu.com](http://www.hificu.com)) for more details about our biggest event of the year. I look forward to seeing you all there.

As always, HIFICU is here to meet all your financial needs. Whether you're looking to save, invest, borrow, or simply manage your finances more effectively, we're here to support you every step of the way.

Mahalo for being a part of our 'ohana, and may 2025 be a fantastic year for us all!

Sincerely,  
Glen Moribe  
Board Chairman

## Save Money and Win Tax Season

Hawaiian Financial Federal Credit Union members can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals.

Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.



Scan the QR code to start today and save!

Visit <https://www.hificu.com/tax-solutions>

for offer details and disclaimers.

**FILE TAXES LIKE A CHAMP!**

**INTUIT turbo tax** | **H&R BLOCK**



**WIN a FREE State or Federal tax online filing with TurboTax!** To enter, just email [info@hificu.com](mailto:info@hificu.com) and include 'Turbo Tax Contest' in the subject line

### 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., Tues., Thurs., Fri.: 8:30 AM to 4:30 PM  
CLOSED Wednesday

#### 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 Kula 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  
Wed.: 8:30 AM to 4:30 PM  
CLOSED Monday, Tuesday, Thursday, Friday

\*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

## 4.25% Annual Percentage Yield

Share Certificate (5 months).....	<b>4.25% APY++</b>
IRA Certificate (5 months).....	<b>4.25% APY++</b>
Share Certificate (9 months).....	<b>3.75% APY+</b>

## 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. +\$2,000 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 12/26/2024, 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 .....	<b>as low as 5.50% APR*</b>
Up to 5 Years.....	<b>as low as 6.00% APR</b>
6 and 7 Year terms available	

### Used Auto Loans (up to 6 years old)

3 Years .....	<b>as low as 6.25% APR*</b>
Up to 5 Years.....	<b>as low as 6.75% APR</b>

### 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 1/1/2025 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

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# FINANCIAL WELLNESS SEMINARS

**Karl Sadanaga**  
CRPS, BFA  
Wealth Advisor  
**INPAC Wealth  
Solutions**



Our monthly series of financial wellness seminars continues in 2025. Karl Sadanaga of INPAC Wealth Solutions will present informative seminars on the following dates:

### ESTATE PLANNING

Covering wills and trusts basics, and benefits and drawbacks of planning. Complimentary consultation with a will and trust review.

**February**

**26**

10:00 - 11:30  
IWILEI

### RETIREMENT PLANNING

Helps you assess your retirement progress, explore savings options, and explore when to claim Social Security.

**MARCH**

**26**

10:00 - 11:30  
IWILEI

### MEDICARE/SSA

Explore Medicare eligibility, enrollment, coverage, Social Security rules, benefits, strategies to maximize benefits and tax reduction.

**APRIL**

**30**

10:00 - 11:30  
IWILEI

All seminars will be held at the Hawaiian Financial Music Hall at 680 Iwilei Road (across Dole Cannery Theaters).

For upcoming seminars or to register, scan the QR code, visit **www.hificu.com/inpac** or call **808-832-8760**.



## Share Certificate Special Make a WISE MOVE

Move your money from another institution to earn higher interest. Funds of \$2,000 or more will earn 4.25% Annual Percentage Yield with our 5 month share certificate. Moving your funds to Hawaiian Financial FCU is a wise financial move for savers seeking steady, low-risk returns. Make the wise move to a competitive rate with federally insured security to steadily grow your savings over time.

# 4.25% APY\*

**CERTIFICATE SPECIAL**  
**5 months • \$2,000 minimum**  
**External Funds**

\*APY = Annual Percentage Yield. Rates subject to change without notice. \$2,000 minimum balance to open. To earn the 4.25% APY 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 12/26/2024. Federally insured by NCUA.



# ANNUAL FINANCIAL REVIEW

(Continued from page 1)



correct. Look out for any unauthorized transactions, billing errors, or charges you don't recognize. Catching discrepancies early can save you time, money, and the frustration of dealing with larger issues later on.

## Check Your Credit Score and Report

Your credit score plays a critical role in your financial life, impacting everything from loan approvals to interest rates. Make it a habit to check your credit report at least once a year. The three major credit bureaus: TransUnion, Equifax, and Experian, offer free credit reports annually, which you can access online. Reviewing your credit report helps you identify any errors or potential fraudulent activity and gives you a clear understanding of your credit health. Visit [annualcreditreport.com](http://annualcreditreport.com)

## Take Advantage of MyCreditScore

At Hawaiian Financial Federal Credit Union, we've made it even easier to monitor your credit with our new MyCreditScore feature. This online tool provides instant access to your credit score along with helpful financial insights to guide your decisions. By keeping a close eye on your credit, you can make informed choices and stay on track to meet your financial goals.

## Compile Your Financial Information

To help you organize all the details of your annual review, we've created a useful financial review template. This template is designed to make it easy to compile key information like account details, beneficiaries, transactions, and credit reports in one place, giving you a clear picture of your financial standing. You can download the template from our website and use it as a guide throughout the year.

To download the financial review template, visit [hificu.com/annual-review](http://hificu.com/annual-review) or scan this QR code.



# Highlighted Employee

It's time to say hello to Tanya, our Highlighted Employee for this issue. Tanya has been with Hawaiian Financial Federal Credit Union for almost three years, and helps our members in many different ways as part of our Electronic Services Department.

Tanya is known for her cool, calm, and collected demeanor. In her free time, Tanya enjoys relaxing at home and watching movies. She is fan of horror thrillers and her favorite movies are "Ghost Ship" and "Mars Attacks." She's also a big fan of actor Johnny Depp.

Music is a big part of Tanya's life. She enjoys the country music genre and is particularly fond of Morgan Wallen.

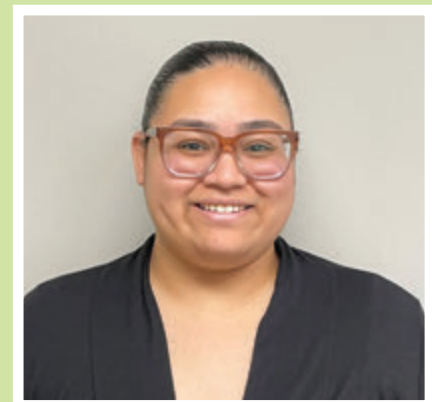
When asked what she likes best about HIFICU, Tanya is quick to credit her co-workers, and says "I would have to say being able to work in the ESS dept, my team is great!"

Tanya's dedication, team spirit, and positive energy truly shine—with co-workers and members alike!

**Color:** Black

**Food:** Fettucine Alfredo with shrimp and mushrooms

**Vacation Spot:** "Back home in California!"



TANYA

# Celebrating 2025

## THE YEAR OF THE SNAKE

### OPEN A KIDS CLUB ACCOUNT AND GET A FREE SNAKE BANK

In Chinese culture, the snake is a symbol of wisdom, intuition, and transformation. To celebrate, we're honoring the 'Year of the Snake' with our EXCLUSIVE Snake savings banks. Our Chinese zodiac banks are always a popular item, and these charming and festive banks are sure to be in high demand!

You can get your 'Year of the Snake' bank FREE when you open a Kids Club account with at least \$100. Hawaiian Financial FCU's Kids Club accounts are the perfect way for your keiki (ages 12 and under) to learn the value of saving. Our Kids Club accounts feature a tiered structure that rewards higher savings with fun merchandise and prizes, making it exciting for your kids to keep track of their money!

Kids Club members also receive a quarterly e-newsletter and a special surprise on their birthday! To open a Kids Club account, visit your nearest Hawaiian Financial FCU branch or apply online at [www.hificu.com](http://www.hificu.com).

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



## HIFICU's Advantage Accounts

HIFICU's Advantage Checking Account is the perfect solution for young adults, ages 16 to 22, who are ready to begin their financial journey with confidence and security. As young people transition into independence, whether by moving away for college or starting their first jobs, this account offers a seamless way to manage their money without the burden of high fees or complicated terms.

With a low opening deposit of just \$5, the Advantage Checking Account makes it easy for young members to start their financial journey.

The account includes:

- Free debit card.**
- Unlimited ATM transactions** at Bank of Hawaii and HIFICU ATMs
- Free online and mobile banking**
- No monthly maintenance fees**
- First order of credit union standard checks is free,** and members are entitled to a free annual reorder of standard checks

This account is tailored to the needs of young adults, offering them financial freedom and flexibility. As they navigate college, work, and life's new responsibilities, HIFICU's Advantage Checking Account empowers them to take control of their financial futures, preparing them for a lifetime of financial success.

Apply online today at [www.hificu.com](http://www.hificu.com) or scan this QR code.



For members aged 16 to 17, the account must be joint with a parent, grandparent, or legal guardian.

#### UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on  
the following days:

**Dr. Martin Luther King Jr. Day** — Monday, January 20

**Presidents' Day** — Monday, February 17

**Good Friday** — Friday, April 18



**Kung Hei Fat Choy! Welcome to the Year of the Snake.**  
*See page 5 for details*

## CELEBRATING LUNAR NEW YEAR

### Red Envelope Day At The Branches

On Wednesday, January 29, HIFICU joyfully celebrated Lunar New Year and the Year of the Snake with a fun-filled day for all our members. The festive atmosphere could be felt at every branch as members who visited us that day were handed a Red Envelope, also known as the traditional lisee envelope, a symbol of good luck and prosperity.

Each member opened their Red Envelope to reveal their lucky number. Each lucky number could be instantly redeemed for a free gift. What an auspicious way to start the new year!

The celebration not only honored the rich traditions of the Lunar New Year but also created a fun and engaging experience for

our members. The Year of the Snake, associated with wisdom and transformation, was the perfect theme for the event.

We would like to extend a heartfelt thank you to all our members who visited us for this memorable day and took part in the celebration. Your participation and enthusiasm made the Red Envelopes celebration a huge success. We hope you enjoyed our very first Red Envelope day and the festive spirit that filled our branches. As always, we are grateful for your continued support and look forward to celebrating more special moments together in the future! Here's to a prosperous and joyful Year of the Snake!



**2025**  
**YEAR OF THE SNAKE**



***Alisa and Linette from HIFICU's Marketing Department show our 'Red Envelope' lisee that our members received.***