



Hawaiian Financial
Federal Credit Union

Belonging

MARCH 2025 A NEWSLETTER FOR MEMBERS

Congratulations to Our Awardees



Hawaiian Financial Federal Credit Union

Scholarship Program



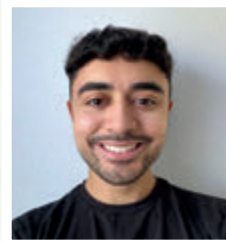
Camryn Ng



Charles Murdock



Davin Kelling



Deacon Mactagone



Devin Nguyen



Hope Cacal



Ian Tawata



Jaelyn Natividad



Jeazelle Garlitos



Kiemi Paresa



Kyla Castro



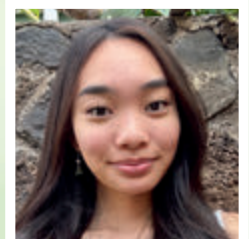
Kyra Tran



Landon Guzman



Lathan Guzman



Leila Takamatsu



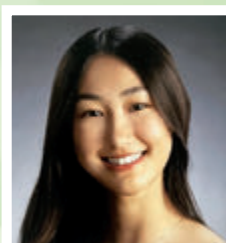
Marlowe Oliver



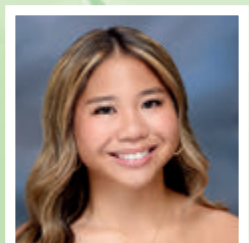
Misha Danailov



Preston Gonzalez



Reagan Paupe



Sophie Villarosa

We are thrilled to announce the outstanding scholarship recipients for 2025! Each student has been awarded a \$2,000 scholarship to pursue their dreams at a two- or four-year accredited college or university of their choice. The annual HIFICU Scholarship Program is dedicated to empowering Hawaii's students to achieve their higher education goals and unlock their full potential.

2025
ANNUAL MEETING &
DINNER RECAP
(SEE PAGE 5)



Chairman's Message

Aloha Members,

On behalf of the Board, I would like to extend my heartfelt mahalo to all who attended our recent annual meeting and dinner event at the Hilton Hawaiian Village. Your continued support and engagement are truly appreciated, and it was a pleasure connecting with so many of you in such a wonderful setting.

We are also thrilled to welcome Wanda Beppu, Deborah Lau Okamura, and Gerald Noda, who will each be serving a new term on the Board of Directors. Their expertise and dedication will be invaluable as we continue to strive for excellence in serving our members.

I'd also like to take a moment to congratulate the winners of our Hawaiian Financial FCU Scholarship Program. This year, 20 exceptional young scholars were awarded \$2,000 each to help support their higher education pursuits. It's inspiring to see the next generation of leaders in our community, and we are proud to contribute to their educational journey.

Thank you again for your ongoing support, and we look forward to another successful year together.

Sincerely,
Glen Moribe
Board Chairman

2025-2026 HIFICU Board of Directors



**2024-2025 Board of Directors (Front Row):
Deborah Lau Okamura,
Ken Miyasato, Wanda Beppu.
(Standing): Glen Moribe,
Gerald Noda, Gerry Sagucio.
Missing from picture: Calvin Choy.**

It was announced at the 2025 annual business meeting on March 8 that Wanda Beppu (Secretary), Deborah Lau Okamura, and Gerald Noda had filled the three vacancies on HIFICU's Board of Directors. They join Glen Moribe (Chairman), Calvin Choy (Vice Chairman), Ken Miyasato (Treasurer), and Gerry Sagucio as the Board of Directors for 2025-2026.

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: Calvin Choy
Treasurer: Ken Miyasato
Secretary: Wanda Beppu
Directors: Deborah Lau Okamura,
Gerald Noda, Gerry Sagucio
President: Norman Okimoto

Belonging Editors: Paulette Ito,
Darren Soliven

Belonging is published by Hawaiian Financial FCU as a service to its members.



RATE WATCH

3.50% Annual Percentage Yield

Share Certificate (5 months).....	3.50% APY++
IRA Certificate (5 months).....	3.50% APY++
Share Certificate (9 months).....	3.25% 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. +\$2,000 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 4/14/2025, 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 1/1/2025 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



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CHANGES TO YOUR ACCOUNT EFFECTIVE JULY 1, 2025

Effective July 1, 2025, please note the following account changes pertaining to funds availability.

▪ Next-Day Availability increases from \$225 to \$275.

Depending on the type of check that you deposit, funds may not be available until the second or third business day following your deposit. However, the first \$275 of your deposits may be available on the first business day.

▪ Exception Holds for Large Deposits increase from \$5,525 to \$6,725.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer equipment.

▪ Exception Holds for New Accounts increase from \$5,525 to \$6,725.

Funds from deposits of the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day following the day of your deposit if the deposit meets certain conditions. The checks must be payable to you. If you do not make the deposit in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. The excess over \$6,725 will be available on the ninth business day after the day of your deposit.

View the complete Funds Availability Disclosure at **www.hificu.com/fundsavailability** or visit any of our branches for the brochure.



**Stay informed on special promos,
events and other HIFICU Happenings
by following us on social media**



facebook.com/hificu



instagram.com/hififcu



x.com/hificu



HIFICU ADVANTAGE ACCOUNTS

The Ideal Account for Young Adults

Kickstart your financial journey with HIFICU's Advantage Accounts! HIFICU's Advantage Accounts are tailored for teens and young adults, providing the perfect foundation for managing your money and building solid financial habits. With both Advantage Savings and Advantage Checking options, HIFICU offers accounts designed to meet your unique needs, helping you get an early edge on your finances.

The Advantage Savings Account is ideal for individuals aged 13-22.* With a low minimum deposit of \$25, this account allows you to earn monthly dividends, helping your savings grow. Access is easy with an ATM Share Card, and you can make unlimited ATM transactions at any Bank of Hawaii or Hawaiian Financial FCU ATM.

The Advantage Checking Account, designed for ages 16-22, requires just a \$5 opening deposit. The account provides essential benefits like unlimited ATM transactions, a free debit card, and access to online and mobile banking for easy management of your finances. Plus, you can deposit checks via smartphone and enjoy no monthly maintenance fees.

Dig In to a Delicious Deal!

From May 1 thru August 31, open an Advantage Account with \$100 and receive a FREE Large Specialty Pizza from Papa John's as a special bonus.

Start your financial journey with HIFICU today! Apply online at www.hificu.com.



*For account holders under 18, a parent, grandparent, or legal guardian must co-sign the account. When account holder turns 23, Advantage Savings account will automatically transition into a Regular Savings account; Advantage Checking accounts will convert into a Value Checking account.

Highlighted Employee

It's time to meet Amanda, our Highlighted Employee for this issue. She is a valued member of our Electronic Services Department (ESS), and has been with HIFICU for 3 years.

Outside of work, Amanda enjoys cooking and recently learned how to make Kare Kare and Shoyu Chicken with her husband. Her love for creativity extends to doing manicures and pedicures for her loved ones, finding joy in making them feel great about themselves. Additionally, Amanda has a passion for finances and loves to watch other people do their budgets on YouTube.

When it comes to entertainment, Amanda is a fan of the Netflix series Cobra Kai, which led her to revisit the classic Karate Kid films. She also grew up listening to 70s and 80s artists like Air Supply and Journey (thanks to her parents), but also enjoys Eminem and Ariana Grande.

What Amanda loves most about working at HIFICU is the camaraderie of the ESS team. "They make me laugh every single day," she says, "and there is never a dull moment!"

Color: Pink

Food: Lobster and Dungeoness Crab

Actor: Adam Sandler



Amanda

2025

ANNUAL MEETING & DINNER

SATURDAY, MARCH 8 • HILTON HAWAIIAN VILLAGE

On Saturday, March 8, Hawaiian Financial FCU hosted its 88th Annual Meeting and Dinner at the Hilton Hawaiian Village Coral Ballrooms, marking another memorable chapter in the credit union's history. The evening began with HIFICU's Annual Business Meeting, where Board Chairman Glen Moribe and President Norman Okimoto took the stage to reflect on the credit union's strong performance throughout 2024. Their remarks highlighted the financial growth and stability HIFICU experienced, including achieving the milestone of surpassing \$1 billion in assets. Another key moment of the meeting was the announcement that Wanda Beppu, Deborah Lau Okamura, and Gerald Noda had joined the Board of Directors for the 2025-2026 term. They will help guide the credit union into the next phase of its growth and community impact.

Following the business portion, the event transitioned into an exciting and fun-filled evening. More than 80 door prizes were given away, creating a buzz of excitement throughout the crowd. Prizes included Amazon gift cards, dining gift certificates to popular restaurants, a Hawaiian Airlines gift card, and even a \$1,800 travel voucher for Vacations Hawaii.

The dinner portion of the evening featured a delicious spread of Hawaiian cuisine, setting the perfect atmosphere for the festivities ahead. The legendary Brother

Noland, known as the Father of "Jawaian" music, kicked off the evening's live entertainment, delighting the crowd with iconic hits like "Big Ship" and "Coconut Girl," along with other timeless tunes.

Emcee Augie T kept the energy high and the event moving smoothly with his signature humor and charm, ensuring that guests were fully engaged and entertained throughout the evening. A special recognition was given to outgoing Board Director William "Primo" Pimental for his many years of dedicated service to HIFICU's Board of Directors and various committees.

The night's entertainment continued with a performance by four-time Grammy Award-winning artist Kalani Pe'a. He wowed the crowd with his soulful renditions of songs like "Ku'u Poli'ahu" and "Ka Na'i Aupuni," as well as heartfelt covers of "Let's Stay Together" and "Always and Forever."

To close out the night, guests hit the dance floor to the sounds provided by Mystical Sounds Productions, adding a lively and festive energy to the occasion.

MAHALO to everyone who attended and made the 88th Annual Meeting and Dinner such a memorable event. We look forward to the continued success and growth of our credit union in the year ahead!



Chairman Glen Moribe addresses the attendees



The grand prize winner



The sold-out crowd of over 1,000 attendees



Brother Noland



Kalani Pe'a



Dancing the night away



Emcee Augie T



1138 N. King St. • Honolulu, HI 96817

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Good Friday — Friday, April 18

Memorial Day — Monday, May 26

King Kamehameha Day — Wednesday, June 11

CHANGES TO AVAILABILITY OF FUNDS FOR WITHDRAWAL

See page 3 for details

KEEPING YOUR TAX DOCUMENTS How Long Should You Retain Your Records?

When it comes to managing tax records, it's important to know how long to keep them to ensure you're prepared for any future needs, such as audits or claims.

The general rule of thumb is to keep your tax records for at least three years from the date you filed your return. This is the typical period during which the IRS can audit your return or you can amend it.

However, there are exceptions: The IRS has a "six-year rule" (related to previous under reporting of your income) whereby they can audit your finances up to six years. For records related to property, such as real estate or investments, it's recommended to keep them for seven years after selling the property, as they could impact your capital gains tax.

To make the retrieval of these documents easier, consider the following tips:

Go Digital. Store scanned copies of all your tax-related documents in an easily accessible cloud storage system.

Label Folders Clearly. Create specific folders for each year, and within those, label documents such as W-2s, 1099s, and receipts.

Use tax software. Many tax software programs allow you to store documents digitally and even retrieve previous filings with a few clicks.

For more detailed information on retaining your tax records, visit [irs.gov](https://www.irs.gov).

HIFICU ROUTING #321379070

SAVE MONEY AND WIN TAX SEASON

HIFICU 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. Start today and save!

Visit taxservices.lovemycreditunion.org for offer details and disclaimers.

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**.

