



Hawaiian Financial
Federal Credit Union

Belonging

MAY 2025 A NEWSLETTER FOR MEMBERS

LOAN SALE

LIMITED TIME ONLY

Life is full of unforgettable moments—some anticipated, others unexpected. Whether you're planning your dream wedding, preparing for a new baby, or it's time for a new car, these milestones often come with financial demands. While saving in advance is ideal, it's not always possible to be fully prepared. That's where a loan from HIFICU can provide the support you need. From now through June 30, you can enjoy a 0.25% APR discount on all personal loans and a 0.50% APR discount on auto loans. This special offer gives you the flexibility and affordability you're looking for!

(Continued on page 5)

AUTO LOANS



PERSONAL LOANS



CONGRATULATIONS!

2025 COLORING CONTEST WINNERS



GRAND PRIZE WINNER

Hi'ilei O.



WINNER AGES 13+

Angie G.



WINNER AGES 7-13

Annabella T.



WINNER AGES 6 AND UNDER

Aliana S.



Chairman's Message

Aloha Members,

As we welcome the warmth and energy of Summer, I want to extend my heartfelt mahalo for your continued trust and support of Hawaiian Financial Federal Credit Union. Summer is always a time of excitement and new beginnings—and at HIFICU, we're celebrating with some great seasonal specials to help our members make the most of it.

If you have a young adult in your life between the ages of 16 and 22, now is the perfect time to help them start their financial journey with our Advantage Checking account. Not only does it come with the tools to build smart money habits, but we're also offering a free pizza just for opening an account.

In addition, we're having a "loan sale." For a limited time, members can enjoy a 0.50% discount on auto loans and a 0.25% discount on personal loans. Whether you're planning a road trip, a home project, or just need a little extra support, we're here to help you do it affordably.

On behalf of our Board, management team and staff, I wish you a safe, joyful, and prosperous summer.

Sincerely,
Glen Moribe
Board Chairman

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 Sagacio
President: Norman Okimoto

Belonging Editors: Paulette Ito,
Darren Soliven

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

NEW CERTIFICATE RATES EFFECTIVE May 27, 2025

EXTERNAL FUNDS
ONLY

**3.75%
APY***
5-Month Term • \$2,000 minimum

INTERNAL OR
EXTERNAL FUNDS

**3.50%
APY****
9-Month Term • \$2,000 minimum

Scan Code or visit hificu.com to apply today or view more rates!

*APY = Annual Percentage Yield. 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 5/27/2025. Federally insured by NCUA.

**APY = Annual Percentage Yield. Rates subject to change without notice. \$2,000 minimum balance to open. Money used to fund this share certificate can come from a HIFICU account or any other financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See hificu.com/rates. Effective 5/27/2025. Federally insured by NCUA.



RATE WATCH

3.50% Annual Percentage Yield

Share Certificate (5 months).....	3.75% APY++
IRA Certificate (5 months).....	3.75% APY++
Share Certificate (9 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. +\$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% 5.00% APR*
Up to 5 Years.....	as low as 6.00% 5.50% APR
6 and 7 Year terms available	

Used Auto Loans (up to 6 years old)

3 Years	as low as 6.25% 5.75% APR*
Up to 5 Years.....	as low as 6.75% 6.25% 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 4/1/2025 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

Federally insured by NCUA

FINANCIAL WELLNESS SEMINARS

Karl Sadanaga
CRPS, BFA
Wealth Advisor
INPAC Wealth Solutions



HIFICU and INPAC Wealth Solutions are hosting free informative seminars on topics such as Medicare and Social Security, aimed at helping individuals navigate these crucial aspects of retirement planning. The seminars will be held at the **Hawaiian Financial Music Hall** at 680 Iwilei Road, across Dole Cannery Theaters (see schedule below).

These event are designed to provide attendees with comprehensive insights into the complexities of Medicare and Social Security benefits. Experts from such companies as Premier Benefit Consultants and INPAC Wealth Solutions will cover key topics including:

- What is Medicare?
- Medicare timelines
- Qualifying & Enrolling
- What does Medicare cover?
- How to complete Medicare Coverage
- Make good Medicare Coverage choices
- How Social Security is calculated
- Maximizing you Social Security benefits
- Employment & tax implications
- Minimize your tax liability in retirement

Don't miss this valuable FREE opportunity to learn more. RSVP TODAY. For more information or to register, visit www.hificu.com/inpac or call **808-832-8760**.

MEDICARE/SSA

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

**JUNE
25**
10:00 - 11:30
IWILEI

FINANCIAL PLANNING

The basics of financial planning, life insurance, cash management, investing basics, and learn about financial planning services

**JULY
30**
10:00 - 11:30
IWILEI

ESTATE PLANNING

Learn the basics of wills & trusts, the benefits and drawbacks of planning. Complimentary consultation. Will & Trust Review.

**AUGUST
27**
10:00 - 11:30
IWILEI

MEDICARE/SSA

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

**SEPT
24**
10:00 - 11:30
IWILEI

MEDICARE/SSA

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

**OCT
29**
10:00 - 11:30
IWILEI

RETIREMENT PLANNING

Finding the right time retire, getting on the right track, retirement savings options, when to claim Social Security

**NOV
19**
10:00 - 11:30
IWILEI

INPAC Wealth Solutions ("INPAC") offers wealth management services through various unaffiliated companies including advisory services offered by Diversify Advisory Services ("Diversify"), an SEC registered investment advisor. INPAC offers additional investment services and securities through DFIG Investments, LLC., a broker/dealer, member FINRA/SIPC, and an affiliate of Diversify.

GET A
FREE PIZZA
PAPA JOHN'S®

ADVANTAGE

Checking for young adults



Get a Smart Head Start on your Finances!

Hawaiian Financial Federal Credit Union (HIFICU) is proud to offer young members ages 16 to 22 an easy and rewarding way to begin their financial journey—with our **Advantage Checking** Account.

This specially designed account gives teens and young adults the tools they need to manage money responsibly, with no monthly maintenance fees and a host of free digital services to support everyday banking. All it takes is a \$5 minimum opening deposit, and members ages 16–17 can open an account jointly with a parent, grandparent, or legal guardian.

Advantage Checking includes:

- Free debit card
- Unlimited ATM transactions at HIFICU or Bank of Hawaii ATMs
- Free online and mobile access
- Free bill pay and mobile check deposit for qualified accounts
- Free first order of HIFICU standard checks
- Free annual re-order of checks



Limited-Time Bonus: Free Large Pizza from Papa John's! From now through August 30, anyone who opens an Advantage Checking Account will receive a **FREE** large specialty pizza from Papa John's Hawaii.

Open your account today and enjoy the freedom, flexibility, and financial confidence that comes with Advantage Checking. Visit **hificu.com** or stop by any branch to get started.

Offer valid through August 30, 2025. One Papa John's Hawaii free pizza coupon per new Advantage Checking account. Must meet account qualifications. 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. Other restrictions may apply. See HIFICU for details.

Highlighted Employee

Those of you who visit our Kapolei branch will be sure to recognize Tifani, our highlighted employee for this issue. She has been with Hawaiian Financial FCU since 2022 and just celebrated her third anniversary with us in April.

Outside of work, Tifani stays active by hitting the gym with her husband, especially when it comes to bench pressing and reaching for new personal records. She also has a musical side, and enjoys singing and playing guitar. At home, she's devoted to her beloved pet rabbits, Smokey and Ducky, and is always looking for fun new ways to keep them entertained. She loves listening to Hawaiian, R&B, and worship music—particularly Elevation Worship.

Though she describes herself as shy at first, once you get to know her, she's outgoing, fun, and very loyal—a dependable teammate who's always ready to lend a listening ear or take on a new challenge. She finds great joy in the meaningful relationships and supportive atmosphere at her branch, saying, "I love the new friendships that I've made here at HIFICU. We're like family and I always feel welcomed here."

Color: "Every shade of green!"

Movie: The Princess Diaries

Food: "The pork adobo that my husband makes!"



Tifani

LOAN SALE

LIMITED TIME ONLY

(Continued from page 1)



PERSONAL LOAN
12-MONTH TERM

AS
LOW
AS

7.25%

ANNUAL
PERCENTAGE
RATE

NOW THRU
JUNE 30

AUTO LOAN
36-MONTH TERM

AS
LOW
AS

5.00%

ANNUAL
PERCENTAGE
RATE

NOW THRU
JUNE 30

Personal Loans

Major celebrations—like weddings, anniversaries, or milestone birthdays—can be both joyful and costly. From venue deposits to catering and travel arrangements, the price tag can rise quickly. A personal loan offers a lump sum upfront, giving you the flexibility to cover costs without draining your savings or maxing out credit cards.

Starting a New Chapter

Buying your first home, moving to a new city for a job, or returning to school for a degree are all pivotal moments. They can also strain your finances with costs like moving services, tuition, or security deposits. A personal loan can serve as a bridge, helping you start fresh without added stress.

Facing the Unexpected

Not all life events are planned. Medical emergencies, car repairs, or urgent home improvements can appear suddenly and demand immediate attention. In these cases, a personal loan can offer a quick financial solution, helping you take action without delay.

Here for All Your Money Needs

This summer, Hawaiian Financial Federal Credit Union is making it easier for you to

take control of your finances with our Loan Sale. From now through June 30, you can enjoy a 0.25% APR discount on all personal loans. Whether you're planning a dream vacation, consolidating debt, or just need a little extra help with summer expenses, this special offer gives you the flexibility and affordability you need!

Auto Loans

Car loans come in several types, depending on the borrower's needs, creditworthiness, and the nature of the vehicle being financed. Here are the main types of car loans:

New Car Loan

- Used to purchase a brand-new vehicle.
- You can refinance your new auto loan that you have from another financial institution to lower your rate.

Used Car Loan

- For financing the purchase of a pre-owned vehicle.
- HIFICU can refinance used autos that are no more than 6 years past their model year.

Non-purchased Used Auto Loan

- Borrowers can use the collateral from a paid auto to secure a loan.
- The auto collateral can be no more than 6 years past its model year.

If you're in the market for a new set of wheels, now is the perfect time to take advantage of HIFICU's Loan Sale, offering an exclusive 0.50% APR discount on auto loans for qualifying members!

Applying for your personal loan or auto loan is fast and easy! Visit **hificu.com** or scan the QR code to get started. Our online application takes just minutes to complete, and our team is here to help every step of the way.

Apply today online, by phone, or at any of our branch locations. You can also scan this QR code to get started.



Rates shown include promotional discounts—0.50% APR off auto loan rates and 0.25% APR off personal loan rates. FOR AUTO LOANS: The lowest advertised APR applies to a 36-month term. For example, a \$20,000 loan at 5.00% APR will result in 36 monthly payments of \$600, with total interest of \$1580.46. This example is for illustrative purposes only. FOR PERSONAL LOANS: The lowest advertised APR applies to a 12-month term. For example, a \$10,000 loan at 7.25% APR will result in 12 monthly payments of \$867, with total interest of \$398.70. This example is for illustrative purposes only. All loans are subject to credit approval, and the actual rate and term offered will depend on the applicant's creditworthiness and other underwriting criteria. No refinancing of existing HIFICU loans. Not all applicants will qualify for the lowest rate, and other rates and terms are available. Membership with HIFICU is not required to apply. This promotional offer is valid from May 1 through June 30, 2025, and is subject to change without notice. The APR you receive will vary based on your individual credit profile. Please contact us to determine the rate you qualify for. APR=Annual Percentage Rate. Federally insured by NCUA.

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on
the following days:

King Kamehameha Day — Wednesday, June 11

Independence Day — Friday, July 4

Labor Day — Monday, September 1

PAPAJOHNS® Open an **ADVANTAGE ACCOUNT** and score a **FREE PIZZA** from Papa Johns!
See page 4 for details

HIFICU IN THE COMMUNITY

Kaleiopu'u Elementary School Career Fair

On Wednesday, April 23, HIFICU was proud to participate in Kaleiopu'u Elementary School's Career Fair. The event provided an exciting opportunity for students in grades 4 through 6 to explore various career paths and engage with professionals from across the community.

Representatives from HIFICU were on hand to introduce students to the world of credit unions. They explained what a credit union is, how it supports its members, and highlighted the many different careers available in the financial services industry—from member service representatives and loan officers to IT specialists and marketing professionals.

The HIFICU booth was a big hit among students, thanks to the fun atmosphere and the enthusiastic discussions of all the career opportunities we have available.



***A student interviews SVP-Marketing
Paulette Ito about HIFICU***

We are proud to support educational events like this, helping to inspire the next generation by planting early seeds of financial awareness and career exploration.

SCHOOL TOOLS 2025

HIFICU is honored to team up with KITV and Helping Hands Hawaii for the annual School Tools donation drive, now underway through July 31. This initiative aims to provide Hawaii's keiki in need with the essential supplies to start the new school year strong.

You can make a difference by donating new school supplies at any HIFICU branch. Requested items include pens, pencils, rulers, paper, notebooks, backpacks, crayons, scissors, glue sticks, and more. Every donation helps give local students the tools they need to thrive in the classroom.

We will be on hand at the Keeaumoku Walmart/Sam's Club on **Friday, June 27** to collect donations from shoppers from **10:00am to 2:00pm**. We would love to see you there!