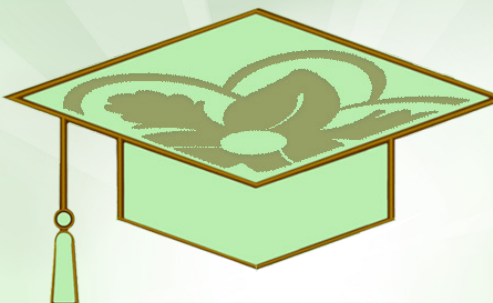




Hawaiian Financial
Federal Credit Union

Belonging

JULY 2025 A NEWSLETTER FOR MEMBERS



Hawaiian Financial Federal Credit Union

Scholarship Program

Supporting Hawaii's Students

For the fourth year in a row, HIFICU is lending a hand to Hawaii's students who are pursuing their higher education goals. We are happy to announce the return of the Hawaiian Financial Federal Credit Union Scholarship Program. We are offering twenty (20) \$2,000.00 scholarships. The scholarships are awarded to graduating high school seniors or college students looking to further their education at any two- or four-year accredited college or university in the United States.

Scholarship Award Criteria

- **ACADEMIC** - Based on applicant's certified transcripts
- **LEADERSHIP** - Based on leadership and/or school/employment activities, honors and awards and other experiences.
- **SCHOOL/COMMUNITY SERVICE** - Based on the quality and impact of service to their school and/or communities.
- **RECOMMENDATION** - Based on letters of recommendation.
- **MERIT** - Based on applicant's essay.

How to Apply

Download the application form at www.hificu.com/scholarship. Applicants must also submit two signed letters of recommendation, dated within one year of application submission, as well as their certified sealed school transcripts. The completed application, certified transcripts, and two (2) letters of recommendation must be postmarked by **November 17, 2025** to: Hawaiian Financial Federal Credit Union, Attn: Scholarship Committee, 1138 North King Street, Honolulu, Hawaii 96817. Please send any inquiries to scholarship@hificu.com.

Prior scholarship awardees are NOT eligible to re-apply. Hand carried or late applications will NOT be accepted.



Eligibility Requirements

- Applicant must either be a member or a legal dependent of a member whose HIFICU account is in good standing* for at least 3 consecutive months prior to the application deadline.
- Applicant must be a US Citizen or a permanent resident.
- Applicant must have a minimum cumulative GPA of 3.0.



Chairman's Message

Aloha Members,

At HIFICU, we are proud to support our community and empower the next generation. For the fifth year in a row, we're offering the Hawaiian Financial FCU Scholarship Program—awarding twenty \$2,000 scholarships to graduating high school seniors and college students pursuing higher education at accredited institutions across the country. It's one way we help Hawaii's students move forward with confidence toward their dreams.

For young members just starting out, our specially designed Advantage Accounts provide the perfect foundation for financial success. These accounts help build smart money habits early on. Whether you're saving with our Advantage Savings or managing expenses with Advantage Checking, we're here to support your financial journey every step of the way.

It is with great sadness that we also acknowledge the recent passing of Donald "Scotty" Bowman, a dedicated former board member and valued part of our credit union 'ohana. Scotty generously served Hawaiian Financial FCU for many years with integrity and aloha. His guidance and commitment left a lasting legacy, and he will be deeply missed by all who had the pleasure of knowing him.

Sincerely,
Glen Moribe
Board Chairman

Aloha 'Oe Donald "Scotty" Bowman



Donald Scott "Scotty" Bowman III, a devoted and long-time credit union volunteer, passed away on May 6, 2025, at the age of 91.

Scotty was a pioneering leader in Hawaii's credit union movement, dedicating more than 40 years to its growth and advancement. He was on HIFICU's Board of Directors for over 30 years, serving as Board Chairman (1984-1987, 1993-1994) and as Vice Chair (1988-1993). He also served on various committees throughout the years. His contributions also helped establish the Hawaii Credit Union League, which became a vital force within the state and national credit union communities.

His unwavering dedication also helped strengthen Hawaiian Financial Federal Credit Union and the broader credit union movement in Hawaii. In recognition of his service, he was honored as Credit Union Volunteer of the Year in 1995.

Nationally, Bowman's expertise and leadership were acknowledged through his service on the Board of Directors and the Philosophy Committee of the Credit Union National Association—now known as America's Credit Unions.

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.



RATE WATCH

3.50% Annual Percentage Yield

Share Certificate (5 months).....	4.00% APY++
IRA Certificate (5 months).....	4.00% APY++
Share Certificate (9 months).....	3.75% 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 7/1/2025 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

RIDE THE

Rate Wave

5-MONTH CERTIFICATE

4.00%

APY*

\$2,000 minimum • External Funds



*APY = Annual Percentage Yield. Rates subject to change without notice. \$2,000 minimum balance to open. To earn the 4.00% 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. Effective 6/9/2025. Federally insured by NCUA.

Don't Let Your HIFICU Account Go Dormant!

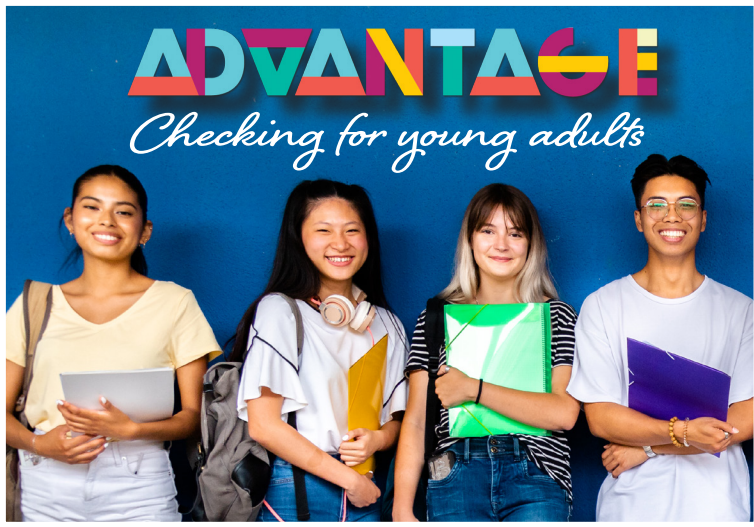
Life gets busy—maybe you moved to the mainland, or a family member opened an account for you and it slipped your mind. Whatever the reason, here's what happens if your HIFICU account goes quiet for too long:

Dormant Accounts. If there's no activity on your account for 36 months, it's considered dormant. But don't worry—we'll send you a heads-up at month 34 with easy steps to keep it active. Any deposit, withdrawal, or transfer from you counts as activity. (NOTE: dividend payouts and auto-renewing certificates do not count.) Once dormant, a \$5 monthly maintenance fee kicks in.

Escheatment. If there's still no activity after 5 years, the account is marked abandoned and the funds are sent to the State of Hawaii. Each July, we send out notices to give you one last chance to reactivate or close your account. If we don't hear back, there's a \$30 processing fee and the remaining balance is sent to the State.

Want to claim your funds after they've gone to the State? Contact the Hawaii Unclaimed Property Program at (808) 586-1589 or visit unclaimedproperty.ehawaii.gov.

Have questions? Call our friendly Member Services team at (808) 832-8700—we're happy to help!



Got College-Bound Kids?

Give Them a Financial Head Start with HIFICU's Advantage Account

Is your teen heading off to college this fall? Set them up for financial success with HIFICU's **Advantage Checking** Account—a smart, secure, and easy way to help your young adult manage their money responsibly, even from miles away.

Designed for members ages 16 to 22, **Advantage Checking** is the ideal first account for students stepping into adulthood. With no monthly maintenance fees and plenty of free digital tools, your teen will have the freedom and flexibility to stay in control of their finances—on campus, at home, or wherever life takes them. Opening an account is simple with just a \$5 minimum deposit. Members aged 16–17 can open an account jointly with a parent, grandparent, or legal guardian.

Account perks include:

- Free debit card
- Unlimited ATM access at HIFICU or Bank of Hawaii ATMs
- Free online and mobile banking
- Free mobile check deposit and bill pay (for qualified accounts)
- Free first order of checks, plus a free annual reorder



FREE PIZZA from Papa John's!

Open an Advantage Checking Account by August 30 and your student will receive a FREE large specialty pizza—perfect for study breaks or dorm room dinners.

Help your child build good financial habits today. Visit ***hificu.com*** or stop by any HIFICU branch to open an Advantage Checking Account and send them off to college with confidence.

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

It's time to meet Wendy, a valued member of our HIFICU 'ohana who's been with us for nearly three years as a loan officer at our main branch in Kalihi. Known for her calm, introverted demeanor (with just a touch of what she calls "crazy mom energy"), Wendy approaches her work with compassion and diligence.

Outside of work, Wendy is a passionate crafter. Her focus at the moment is Lauhala weaving—a traditional Hawaiian art form she's learning under the guidance of Kumu Keoua Nelsen. Wendy describes the weaving experience as "relaxing and therapeutic," and she's already proudly completed two beautiful sleeves for her personal Yeti water bottles. Her enthusiasm for crafting doesn't stop there—she also enjoys sewing, origami, baking, and making beautiful lei and lei po'o.

At HIFICU, Wendy thrives on helping members reach their financial goals, whether it's securing their first car loan or consolidating debt. Wendy finds purpose and joy in the positive energy of her workplace and the connections she's made with both members and coworkers.

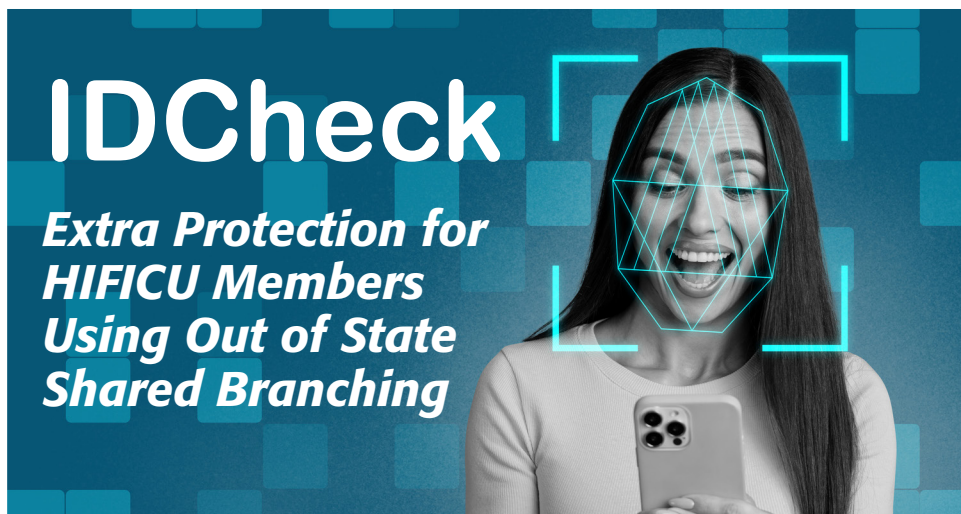
Color: "Right now, it's pink. But it evolves."

Movie: A Walk To Remember

Food: "I could live off pizza and chocolate!"



Wendy



At Hawaiian Financial Federal Credit Union, your security is our priority. To help safeguard your account from possible issues such as account takeover fraud, we're participating in a new **IDCheck** program for members using Shared Branching services out of state.

This new fraud prevention measure ensures that it's you — not an impostor — accessing your account when you visit participating Shared Branching credit union locations with an out-of-state ID.

What is Shared Branching?

Shared Branching is a nationwide network of credit unions that work together to give members greater access to their accounts — no matter where they are. As a member of HIFICU, you can walk into over 5,000 participating credit union locations across the country and perform many of the same transactions you would at a HIFICU branch.

Whether you're traveling, relocating, or simply not near your home branch, Shared Branching makes managing your finances easier. You can make deposits, withdrawals, transfers, loan payments, and more — all with personal service from a real teller.

This convenient service is one of the many benefits of being a credit union member. With Shared Branching, you're never far from your money.

Enhanced Security with IDCheck

The new IDCheck process adds a layer of multi-factor authentication to Shared Branching visits, especially for members presenting out-of-state IDs. Here's how it works:

- 1) Scan the QR code in the branch or visit **verify.coop.org**
- 2) Choose "Hawaiian Financial Federal Credit Union" from the drop-down list
- 3) Enter your member number and the last four digits of your Social Security Number
- 4) Upload a photo of your government-issued ID
- 5) Take a selfie
- 6) Present the one-time passcode (valid for 20 minutes) to the teller.

Pro Tip: Save your validation to speed up future visits!

This added verification step provides peace of mind while allowing you to continue using the convenience of Shared Branching across the country. Register now to make transactions even smoother! Simply scan the QR code or visit **verify.coop.org**.



Q: What is IDCheck?

A: IDCheck is a new identity verification tool designed to enhance security for members using CO-OP Shared Branch services. It helps protect against fraud by verifying member identity with advanced authentication methods.

Q: Who needs to use IDCheck?

A: Any HIFICU member looking to access their HIFICU account at an out-of-state Shared Branching location. Additionally, anyone who comes to any HIFICU location with an out-of-state ID must also use IDCheck.

Q: Do I need to do anything to set up IDCheck beforehand?

A: No setup is required ahead of time. Just bring your government-issued photo ID and be ready to verify your identity if prompted. It's that simple.

Q: Will IDCheck slow down my transaction?

A: Not at all! The verification process is designed to be quick and seamless, helping protect your account without adding unnecessary delays.

Q: Is my personal information safe with IDCheck?

A: Yes. IDCheck complies with strict security and privacy standards. Your information is encrypted and used only for identity verification purposes.

Q: Can military IDs be used with IDCheck?

A: No, military IDs are not accepted in IDCheck. While valid at the teller line, military IDs cannot be used with IDCheck due to federal restrictions.



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

PRESORTED
STANDARD
U.S. POSTAGE
PAID
HONOLULU, HI
PERMIT NO. 170

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Labor Day — Monday, September 1

Columbus Day — Monday, October 13

Veterans' Day — Tuesday, November 11

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

HIFICU IN THE COMMUNITY

Supporting the School Tools Campaign

At HIFICU, giving back to our community is part of who we are. That's why we're proud to support Helping Hands Hawaii's annual School Tools campaign—an initiative that helps provide essential school supplies to local keiki in need.

Throughout June and July, all HIFICU branches served as donation centers, making it easy for members and the public to drop off new school supplies and help ensure Hawaii's students are prepared to learn and succeed. From backpacks to pencils and everything in between, each donation represents a step toward educational opportunity and empowerment for our keiki.

On June 17, HIFICU staff members volunteered to help pack donated school

supplies at the Helping Hands Hawaii warehouse. And on Friday, June 27, HIFICU staff members were at the Keeaumoku Street locations of Walmart and Sam's Club. Team members collected monetary donations and school supplies from generous shoppers, sharing the spirit of aloha and community care.

We thank our members for their incredible generosity and ongoing support. Together, we're helping build a stronger future—one pencil, one backpack, and one child at a time.

The School Tools program, now in its 27th year, is supported by community donations and partnerships with organizations like HIFICU.



HIFICU volunteers were on hand at the Helping Hands warehouse and at Walmart/Sam's Club in Honolulu in support of the School Tools campaign