



Hawaiian Financial
Federal Credit Union

Belonging

SEPTEMBER 2025 A NEWSLETTER FOR MEMBERS



Hawaiian Financial Federal Credit Union

Scholarship Program

Applications Now Being Accepted Thru November 17

HIFICU is proud to continue supporting Hawaii's students in their pursuit of higher education. For many young people, the path to college represents both opportunity and challenge, and we are honored to play a role in helping ease the financial burden.

Our 2025 Scholarship Program is now underway, offering twenty (20) scholarships of \$2,000 each to graduating high school seniors and current college students enrolled at any accredited two- or four-year college or university in the United States.

These awards are designed to recognize academic achievement, leadership, and the positive impact students make within their schools and communities.

How to Apply

Applications are being accepted through November 17, 2025. Students may download the application form at **www.hificu.com/scholarship**. Required documents include:

- Two signed letters of recommendation (dated within the past year)
- Certified, sealed transcripts

Completed applications must be postmarked by the deadline and mailed to:

Hawaiian Financial Federal Credit Union,
Attn: Scholarship Committee, 1138 North
King Street, Honolulu, HI 96817.

Questions? Contact us at **scholarship@hificu.com**.

Eligibility

Applicants must:

- Be a member, or legal dependent of a member, in good standing* with HIFICU for at least 3 months before the deadline
- Be a U.S. citizen or permanent resident
- Hold a minimum cumulative GPA of 3.0

HIFICU believes in encouraging students to dream big and work hard toward their goals.

Scholarships are one way we invest in the future of Hawaii by empowering the next generation of leaders, innovators, and community builders. If you or someone you know is preparing for college, we encourage you to apply. Together, we can build a stronger tomorrow, one scholar at a time.



**SCAN CODE TO
DOWNLOAD
APPLICATION**

Prior scholarship recipients are not eligible. Late or hand-carried applications will not be accepted.

*Any member who has caused a financial loss to the credit union or who is delinquent on any payment of any sum owed to the credit union or a member whose loan has been charged off is NOT in good standing.



Chairman's Message

Aloha Members,

Being on the Board of Directors is about more than stewardship. It is about listening, learning, and making decisions that safeguard our members' financial futures while honoring the cooperative spirit that makes us unique.

Every decision we make at the Board table is guided by the belief that a credit union should exist to improve the lives of its members. Seeing that mission in action—

whether it's providing financial support for Hawaii's students through our scholarship program (page 1), offering high-yield savings certificates to build up your nest egg, or being the financial institution where a child opens their very first savings account (page 4)—reminds me of why we serve.

It is also deeply rewarding to witness the dedication of our staff and leadership team. Their commitment to member service, and to strengthening the communities we serve inspires my fellow Board members and myself to continually look forward, ensuring HIFICU remains strong and resilient for generations to come.

Mahalo for your trust in us. It is an honor to serve you.

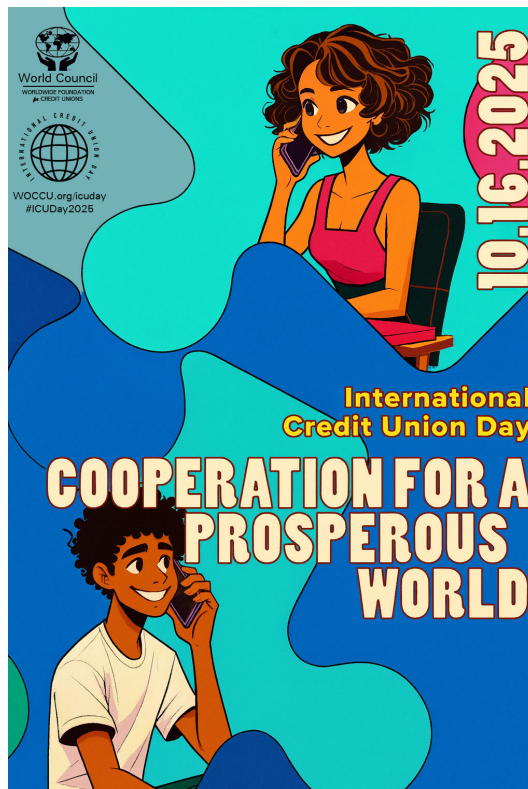
Sincerely,
Glen Moribe
Board Chairman

INTERNATIONAL CREDIT UNION DAY 2025

On **October 16, 2025**, credit unions around the world will celebrate International Credit Union Day®, an annual event to celebrate the credit union movement's impact and achievements. This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World." HIFICU will have a special gift for any member who visits our branches that day.

Credit unions provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, and are recognized as a force for positive economic and social change.

Since 1948, International Credit Union Day® has been celebrated annually on the third Thursday of October, to promote awareness of and support for the credit union and financial cooperative difference.



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 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
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

4.25% Annual Percentage Yield

Share Certificate (11 months).....	4.25% APY++
IRA Certificate (11 months).....	4.25% APY++
Share Certificate (60 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. +\$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 8/1/2025, 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 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



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START SAVING YOUNG: Building Strong Financial Habits with HIFICU Kids Club Accounts

Teaching children about money at an early age is one of the most important lessons parents and guardians can pass on. A savings account helps kids understand the true value of money—not just as something to spend, but also as something to save and grow. By learning how to set money aside, children begin to develop financial responsibility, patience, and goal-setting skills that will benefit them throughout their lives.

Having a savings account at a young age also gives children real-world experience with banking. They can watch their deposits add up over time, see dividends earned, and learn how consistent saving leads to bigger rewards. The discipline of saving teaches kids that reaching goals—whether for a new toy, a bike, or eventually college—takes planning and perseverance.

At HIFICU, we recognize the importance of starting early. That's why we offer the Kids Club Account, designed especially for children 12 and under. With just a \$25 minimum opening deposit, kids can begin their journey toward smart financial habits. Accounts must be opened jointly with a parent, grandparent, or legal guardian, ensuring that adults can guide children along the way.

Kids Club members enjoy fun perks that make saving exciting:

- **Savings stickers with every deposit**
- **Special Kids Club tokens to be redeemed for merchandise**
- **A special birthday surprise**
- **FREE Quarterly e-newsletter**

By giving kids a savings account today, you're giving them tools for tomorrow. HIFICU's Kids Club makes saving both educational and fun, helping children build strong habits that will last a lifetime.

For more info on Kids Club accounts, visit **www.hificu.com** or call **(808) 832-8700**.



Highlighted Employee

We are happy to feature Kennedy from our Kunia branch as this month's Highlighted Employee. Kennedy just marked her third anniversary with HIFICU in July 2025.

Formerly a Big Island resident, Kennedy enjoys exploring her creative side through sewing and crafting. She is currently making a quilt filled with cartoon prints for her five-month-old niece and often creates quilts as gifts for friends and family. Always resourceful, she even learned to do her own gel nails at home. Kennedy also collects Yeti cups and coolers in every color of the rainbow—a reflection of her vibrant personality.

Outside of crafting, Kennedy is a dedicated "foodie" who loves discovering delicious eats across the island. Her favorite dish is pho, especially from her favorite spot in Wahiawa.

When asked what she enjoys most about HIFICU, Kennedy says it's her Kunia team: "We can always count on each other. We make each other better every day, and there's never a dull moment."

Color: Pink and Red

Movie: 50 First Dates

Vacation Spot: Big Island



Kennedy

HIFICU CHECK CARDS

Effective October 1, 2025, you will be able to do unlimited transactions at any Bank of Hawaii ATM or HIFICU ATM using your HIFICU ATM Card or Check Card.

HIFICU Check Cards

Managing your money has never been easier thanks to Hawaiian Financial Federal Credit Union's (HIFICU) Check Cards. Also known as debit cards, these versatile tools give members access to their

accounts whenever and wherever they need it. Whether you're making purchases, paying bills, or withdrawing cash, a HIFICU Check Card is a reliable companion for your everyday financial needs.

Members can use their

Check Card at any HIFICU ATM as a standard ATM card, and they also enjoy free access at any Bank of Hawaii ATM. That means more than 300 ATMs across the state are available to you at no extra cost—an extensive network that ensures you're never far from your money.

HIFICU Check Cards offer several other advantages:

Worldwide Acceptance: Your Check Card is backed by major payment networks, making it usable not only across Hawaii but around the globe.

Safety and Security: Carrying a card is safer than carrying large amounts of cash. Plus, HIFICU's fraud protection and security monitoring add extra peace of mind.

Flexibility: From everyday purchases to online subscriptions, utility bills, and travel bookings, your Check Card adapts to your lifestyle.

HIFICU Check Cards combine convenience, security, and flexibility in one easy-to-carry card. They are the perfect way to simplify your financial life!



Coming Soon: TransferNow®

The Quick and Easy Way to Transfer HIFICU Funds to External Accounts



With TransferNow® — our external transfer tool in Home Branching — transferring money between your accounts with us, and your accounts at other financial institutions will be easy and secure.

At HIFICU, we know that our members value convenience, security, and flexibility when it comes to managing their money. That's why we're excited to soon be implementing TransferNow®, a powerful tool within Home Branching (our online banking platform) that makes it easy to move money between your HIFICU accounts and your accounts at other financial institutions.

Life doesn't slow down, and neither should your ability to manage your finances. TransferNow® eliminates the hassle of writing checks, visiting multiple websites, or making extra trips to the branch just to move your money. Instead, it puts

control right at your fingertips. Whether you're transferring money to build up your savings, covering an upcoming expense, or simply keeping your accounts balanced, TransferNow® is designed to make the process simple and stress-free.

Getting started is easy. Once you've linked your external accounts, you can make transfers in just a few clicks. Choose where the money is coming from, where it's going, how much to transfer, and when you'd like it to happen. You can also set up recurring transfers—perfect for things like automatically sending money to your savings or scheduling regular payments. This flexibility allows you to customize your banking to fit your lifestyle.

TransferNow® also gives you visibility and peace of mind. You can review your transfer history, see what's scheduled, and make changes if your plans shift. If

something needs to be adjusted or canceled before it processes, you're in control. The tool also allows you to update your contact information and manage your connected accounts so that everything stays current and secure.

What sets TransferNow® apart is how seamlessly it fits into your everyday life. It's more than just a transfer tool—it's a way to simplify money management. No matter if you're at home, at work, or on the go, you can confidently move money where it needs to be, the moment it needs to be there.

At HIFICU, we're committed to providing our members with the tools they need to succeed financially. With TransferNow®, you'll find that managing your money is easier than ever—giving you more time to focus on what really matters most in life.

TransferNow® will be available starting 10/1/25

Manage and update your accounts with ease



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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Columbus Day — Monday, October 13

Veterans' Day — Tuesday, November 11

Thanksgiving Day — Thursday, November 27

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HIFICU IN THE COMMUNITY

Kunia Walmart Celebrates 30 Years

On Friday, August 22, 2025, the Kunia Walmart celebrated its 30th anniversary with a festive community event, and HIFICU was honored to be part of the milestone. Since 2013, HIFICU has proudly served members from our Kunia Walmart branch, and joining in the celebration was a meaningful reminder of our commitment to this community.

The day's festivities drew families, shoppers, and community partners to enjoy food trucks, vendor booths, and lively activities. HIFICU's Marketing Department staff were on site, greeting members and shoppers and sharing information about the many products and services available through the Credit Union. Highlights included the Advantage Account, designed specifically for young adults to help them start their financial journey on the right foot; the HIFICU Scholarship

Program, which continues to support Hawaii's students in pursuing higher education; and our current 11-month share certificate special, which offers an attractive savings opportunity for members.

It was wonderful to see so many familiar faces and to spend time talking with members about their goals and how HIFICU can help meet their financial needs. We also had the chance to introduce ourselves to new friends in the community, spreading awareness of the benefits of membership.

As we look back on Walmart Kunia's 30 years of service, we are proud to celebrate alongside them and grateful to be part of such a vibrant and supportive community. HIFICU looks forward to many more years of serving Kunia with care, commitment, and aloha.



Top: Members of HIFICU's Marketing staff
Above: VP-Marketing Paulette Ito makes a contribution during the Lion Dance ceremony