



Belonging

JANUARY 2026 A NEWSLETTER FOR MEMBERS

IT'S 1099-INT FORM TIME!



Tax season can feel overwhelming, but having your documents organized and easily accessible can make a big difference. One important form many HIFICU members rely on at tax time is the 1099-INT, which reports interest income earned on eligible accounts during the previous calendar year. The good news? If you're signed up for e-statements through HIFICU's Home Branching, your 1099-INT will be available by January 31.

HIFICU issues a Form 1099-INT if the total interest across all of an individual's accounts under the same Social Security Number (SSN) or Taxpayer Identification Number (TIN) totals \$10 or more. Because interest income is considered taxable by the IRS, this form helps ensure your tax return is accurate and complete.

Skip the Wait—Go Digital

Instead of waiting for your 1099-INT to arrive by mail, members enrolled in e-statements can access it directly through Home Branching, HIFICU's secure online banking platform. Once available, your 1099-INT is stored safely along with your other electronic statements where it can

be viewed, downloaded, or printed anytime—day or night. (**NOTE:** If you have e-statements, your 1099-INT form will be available online and will not be mailed.)

This convenience is especially helpful during tax season, when timing matters. No delays, no misplaced mail, and no last-minute scrambling.

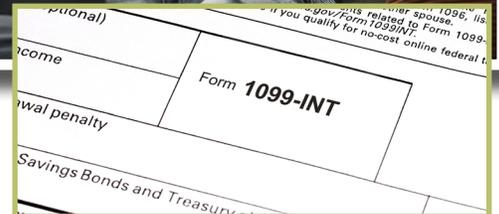
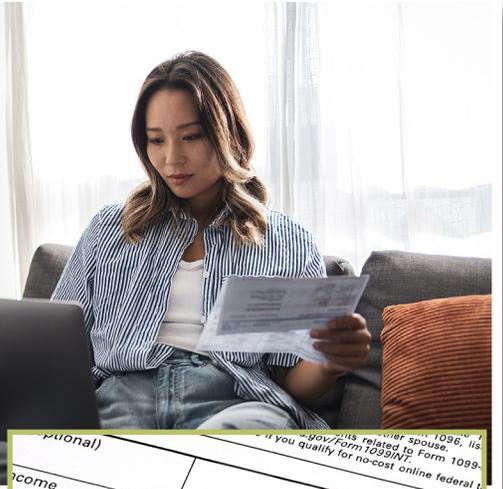
Who Will Receive a 1099-INT?

You will receive a 1099-INT if:

- Your SSN (or TIN) is listed as the primary member on the account or accounts which earned at least \$10 in accumulative interest
- Forms will be mailed by January 31.

Why Choose e-Statements and Home Branching?

Signing up for e-statements offers more than just faster access to tax forms. Home Branching allows you to:



- View account balances and transaction history
- Access monthly statements and tax documents securely
- Download records for budgeting or tax preparation

With e-statements and Home Branching, managing your finances is easier, faster, and more secure—especially when it matters most at tax time. Take control of tax season today by enrolling in e-statements and letting your important documents come to you, right when you need them.

2026

ANNUAL MEETING & DINNER

SATURDAY, MARCH 14
HILTON HAWAIIAN VILLAGE
CORAL BALLROOMS



WIN A TRIP TO VEGAS!

DINNER ♦ DANCING
DOOR PRIZES

APPEARING LIVE:
KALENA & KALA'E
KENNETH MAKUAKANE



GET YOUR TICKETS TODAY! See page 5



Chairman's Message

Aloha Members,

As we enter 2026, I would like to recognize and sincerely thank our exceptional staff, Board, and Committee members for their unwavering dedication throughout 2025. Their hard work, leadership, and steadfast commitment to our mission continue to strengthen our Credit Union and ensure we serve our members with excellence and aloha, as they've provided to me over the past nine years as your Board Chair. Board members may

only serve three consecutive three year terms and I have reached my term limit. It was truly an honor to have served as your Board Chair.

We are also looking forward to one of the most important events on our calendar: our upcoming Annual Meeting and Dinner. This gathering provides an opportunity to review the past year, share important updates, recognize accomplishments, and look ahead to the future of your Credit Union. It is also a chance for members to connect directly with leadership and fellow members in a relaxed and welcoming setting.

Your trust, loyalty, and participation are the foundation of everything we do. Your support allows us to remain strong, member-owned, and focused on helping individuals and families achieve their financial goals.

Sincerely,
Glen Moribe

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 Hoyer
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.

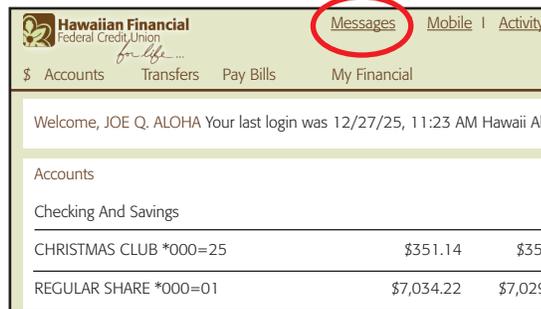
SEND SECURE ONLINE MESSAGES TO HIFICU

Did you know that Home Branching, HIFICU's online banking platform, not only provides you 24/7 access to your funds, but also offers a way to send safe, encrypted messages to HIFICU directly? If you have questions about your debit card, need an update on the status of a check, or even how to go about changing the beneficiaries on your account, you can send your inquires securely to us through the Messages feature in Home Branching.

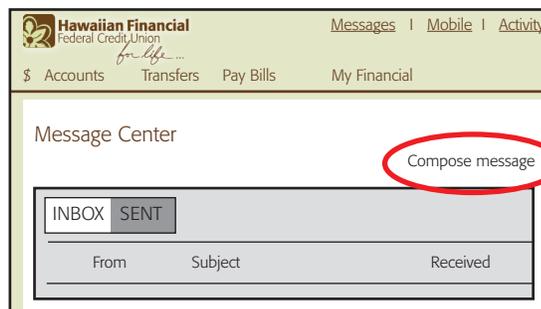
How To Access Messages Feature

Go to www.hificu.com and log in to your account through your internet browser. Once you're logged in, click on the 'Messages' link near the upper right corner of the screen. This will take you to the Message Center where you can compose and send your message. When your message receives a response you will see the number of messages waiting for you in your inbox in the Message Center.

Not currently a Home Branching user? Go to www.hificu.com and self enroll today!



Once logged in, click on Messages to access the Message Center.



At the Message Center, click on Compose Message, type in your question and hit 'Send.'



RATE WATCH

3.50% Annual Percentage Yield

Share Certificate (11 months).....	3.50% APY++
IRA Certificate (11 months).....	3.50% APY++
Share Certificate (60 months).....	2.75% 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 +\$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 1/12/2026, fees could reduce earnings on the account. Other rates available. Rates are subject to change without notice.

5.00% 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 5.50% APR will have the following payment and total interest paid at the following loan terms:

Term	Monthly P&I	Total Interest Paid
12 months	\$859.00	\$299.24
24 months	\$441.00	\$581.84
36 months	\$302.00	\$869.70
48 months	\$233.00	\$1160.31
60 months	\$192.00	\$1451.66

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 1/1/2026 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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FINANCIAL RECORDS

What to Keep and for How Long

Keeping accurate financial records is essential when applying for loans, financial aid, or other forms of assistance, and when filing taxes or responding to inquiries from the Internal Revenue Service (IRS). According to the IRS, you should keep records as long as they may be needed to prove income, deductions, or credits on a tax return. The length of time depends on your specific tax situation.

In most cases, the IRS recommends keeping tax returns and supporting documents for at least three years from the date you filed your return. This is the standard period during which the IRS can audit a return or request additional information. However, there are important exceptions. Consult your tax advisor.

When applying for a home loan or financial aid for tuition or other types of financial assistance, you are often required to provide one to two years of your tax returns as proof of income and financial stability. Keeping your financial documents organized makes these situations far less stressful and allows you to respond quickly when documentation is requested.

For employment tax records, including payroll and employee related documents, the IRS recommends keeping them for at least four years after the date the tax becomes due or is paid, whichever is later.

Records related to property, such as purchase documents, home improvement receipts, and sale records, should be kept for as long as you own the property, plus the period during which the IRS can assess tax after you sell it—generally at least three years.

The IRS encourages keeping records in a secure format—paper or digital—and shredding documents when they are no longer needed. Following these guidelines can help ensure you're prepared, compliant, and confident when these documents are requested.

SAVE BIG ON TAX PREP Lock In Your Discount Now



Save 20% on TurboTax®, whether you file yourself or have an expert file for you.

OR



Save up to \$25 on H&R Block tax prep services 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 QR CODE TO GET STARTED OR VISIT OUR CREDIT UNION WEBSITE.



AUTO PAY—THE EASY WAY!

Keeping track of due dates for loans and credit cards can be stressful—but it doesn't have to be. With Automatic Payment (Auto Pay) at Hawaiian Financial Federal Credit Union, managing your finances becomes easier, more reliable, and more convenient.

Auto Pay offers flexible options and ensures your loan and credit card payments are made on time, every time. By automatically deducting your payment from your designated account each month, you can avoid late fees, reduce the risk of missed payments, and protect your credit score. It's a simple way to stay organized and enjoy greater peace of mind, knowing your financial obligations are handled consistently and securely.

Once you're enrolled, there's no need to worry about remembering due dates or writing checks. Just set it and forget it!

Signing up for Auto Pay at HIFICU is quick and easy. Visit www.hificu.com/forms and download the appropriate form—Automatic Payment Transfer Authorization for loans, and Agreement for Pre-Authorized Payments or credit cards—and submit it as instructed. Our friendly Loans team is always available at **808-832-8740** if you have questions or need assistance.



Highlighted Employee

It's time to meet Mark, our Highlighted Employee for this issue. Mark has been with HIFICU for nearly three years, and works in our Accounting Department. Known for his quiet, easygoing nature, Mark's personality really shines through once you get to know him.

Outside of work, Mark enjoys spending quality time with friends and family, whether that means trying out new restaurants, exploring local coffee spots, or hosting movie and game nights. He's a big fan of live music and regularly attends concerts and music festivals. He enjoys Electronic Dance Music, as well as R&B and alternative music. Some of his favorite artists include Porter Robinson, Illenium, Seven Lions, Dabin, SZA, and Kehlani.

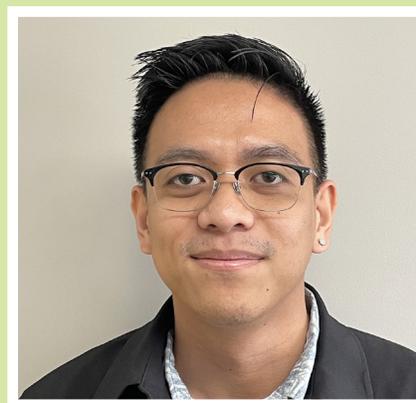
Mark is also a self-described "semi-sneakerhead" who collects limited-release shoes—sometimes waking up as early as 4 or 5 a.m. to score a pair. He enjoys reading books and manga (Japanese graphic novels) and building detailed Gundam model kits.

What he appreciates most about HIFICU is the respectful culture and strong leadership with a clear sense of purpose and direction.

Food: Unagi

Movie: Hereditary

Vacation Spot: Japan



Mark

IT'S HERE! OUR BIGGEST EVENT OF THE YEAR!

2026

ANNUAL MEETING & DINNER



LIVE MUSIC BY
KALENA & KALA'E

ALSO APPEARING:
KENNETH MAKUAKANE



SATURDAY
March 14, 2026

HILTON HAWAIIAN VILLAGE
Coral Ballroom

ANNUAL MEETING
(FOR MEMBERS ONLY)
5:00 PM
Coral Ballroom 1

ANNUAL DINNER
6:00 PM

Tickets go on sale at all branches starting on **January 5, 2025 through February 13, 2026.**

How to purchase tickets:

In Person: Just come in to any branch and provide the names of each attendee. Payments can only be made by cash, transfer, or credit union check.

By Mail: Members may mail the form below to secure their seats. Members will be assigned to the best seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

By Fax: Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Financial FCU account transfers will be accepted.

RESERVE YOUR ADVANCE TICKETS

Simply fill out the form and fax, mail or bring in to any branch.

Members (M) \$35

Non-Members (NM): \$70

1. Table Captain M NM 2. _____ M NM
 3. _____ M NM 4. _____ M NM
 5. _____ M NM 6. _____ M NM
 7. _____ M NM 8. _____ M NM
 9. _____ M NM 10. _____ M NM

Stage

A	B
C	D

Indicate which area you would like to sit:

A B
C D

Payment Total: _____

Seats Needed _____

Please debit my account.

Acct. No: _____ Savings

Phone No: _____ Checking

_____ My signature _____ Date

TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Hilton Hawaiian Village parking pass!

1138 N King St · Honolulu, HI 96817 · MAIN: (808) 832-8700 · FAX: (808) 832-8721



Hawaiian Financial
Federal Credit Union

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Dr. Martin Luther King Jr. Day — Monday, January 19

Presidents' Day — Monday, February 16

Good Friday — Friday, April 3

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x.com/hificu

CELEBRATE THE YEAR OF THE HORSE

Open a Kids Club Account and Get a FREE Horse Bank



HIFICU celebrates the Year of the Horse with a fun, festive collectible your keiki will love! When you open a HIFICU Kids Club account with at least \$100, your child will receive the Year of the Horse Savings Bank absolutely FREE. Inspired by the Chinese Zodiac, the Horse symbolizes energy, confidence, and forward momentum—perfect traits for young savers just starting their financial journey.

This colorful savings bank isn't just adorable, it's meaningful. The Year of the Horse represents hard work, independence, and determination, making it a great way to spark conversations about goal-setting, responsibility, and the rewards of saving.

Visit your favorite HIFICU branch today to open a Kids Club account! Watch your keiki's savings grow, and let HIFICU help your child gallop confidently toward a brighter financial future—one coin at a time!

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

