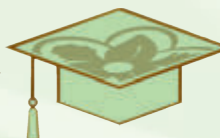


Belonging

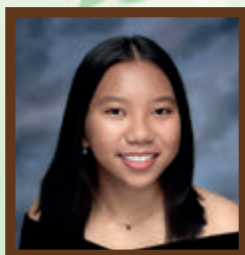
MARCH 2026 A NEWSLETTER FOR MEMBERS

Congratulations to Our Awardees



Hawaiian Financial Federal Credit Union

Scholarship Program



Aleizay Angel



Ayre Takamoto



Braeden Takeuchi



Cameron Roehm



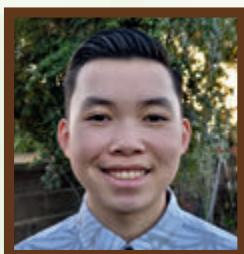
Cassidy Pong



Catalina Naki-Alforte



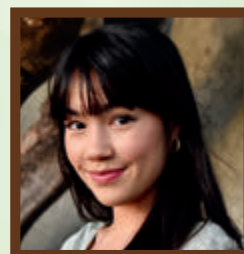
Cayden Parado



Chace Nakamura



Haylee Pruse



Kamalani Hanuna-Siqueira



Kelsy Kawakami



Logan Chang



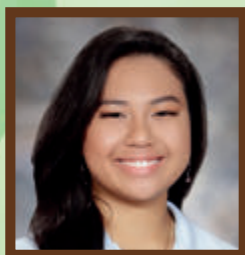
Lynk Chun



Mandy Amian



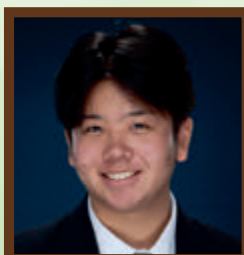
Mariel Tadena



Olivia Blackstad



Reese Kahiau



Reid Tamanaha



Tytus Ahn



Zachree Maglangit

We are thrilled to announce the outstanding scholarship recipients for 2026! 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 remains committed to empowering Hawaii's students to reach their higher education goals and unlock their fullest potential.

2026
ANNUAL MEETING &
DINNER RECAP
(SEE PAGE 5)



Chairman's Message

Aloha Members,

It is a privilege to begin my term as Board Chairman of Hawaiian Financial FCU. I would first like to extend my sincere thanks to our outgoing Board Chair, Glen Moribe, for his years of dedicated service and leadership. Glen's commitment to HIFICU and its members has helped guide us through many important achievements. We are grateful for the time, care, and leadership he has provided. As I step into this role, I look forward to working closely with

my fellow Board members, along with our leadership team and staff, to help guide HIFICU into the future. Together, we will continue building on our strong foundation while focusing on the needs of our members and the communities we serve.

I would also like to extend my congratulations to the recipients of this year's HIFICU Scholarship Program. Their hard work, dedication, and commitment to their educational goals are truly inspiring, and we are proud to support their journey toward higher education.

HIFICU has always been about people helping people, and that spirit continues to guide everything we do. I am excited about the opportunities ahead and look forward to working with the Board and our entire HIFICU team to ensure our Credit Union remains strong, member-focused, and well positioned for the future.

Sincerely,
William "Primo" Pimental
Board Chairman

2026-2027 HIFICU Board of Directors



2026-2027 Board of Directors (Front row, from left): Deborah Lau Okamura, William 'Primo' Pimental, Wanda Beppu (Standing, from left): Ken Miyasato, Gerry Sagucio

Missing from picture: Calvin Choy and Gerald Noda

It was announced at the 2026 annual business meeting on March 14 that Calvin Choy (Vice Chair), Ken Miyasato (Treasurer), and William 'Primo' Pimental (Board Chair) had filled the three vacancies on HIFICU's Board of Directors. They join Wanda Beppu (Secretary), Gerald Noda, Deborah Lau Okamura and Gerry Sagucio as the Board of Directors for 2026-2027.

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: William "Primo" Pimental
Vice Chairman: Calvin Choy
Treasurer: Ken Miyasato
Secretary: Wanda Beppu
Directors: Gerald Noda, Deborah Lau Okamura, 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

3.25% Annual Percentage Yield

Share Certificate (7 months).....	3.25% APY++
IRA Certificate (7 months).....	3.25% 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 2/5/2026, fees could reduce earnings on the account. Other rates available. Rates are subject to change without notice.

4.75% Annual Percentage Rate

New Auto Loans

3 Years	as low as 5.50% 4.75% APR*
Up to 5 Years.....	as low as 6.00% 5.25% APR
6 and 7 Year terms available	

Used Auto Loans (up to 6 years old)

3 Years	as low as 6.25% 5.50% APR*
Up to 5 Years.....	as low as 6.75% 6.00% 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 4.75% APR will have the following payment and total interest paid at the following loan terms:

Term	Monthly P&I	Total Interest Paid
12 months	\$854.93	\$259.16
24 months	\$437.60	\$502.26
36 months	\$298.59	\$749.16

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.

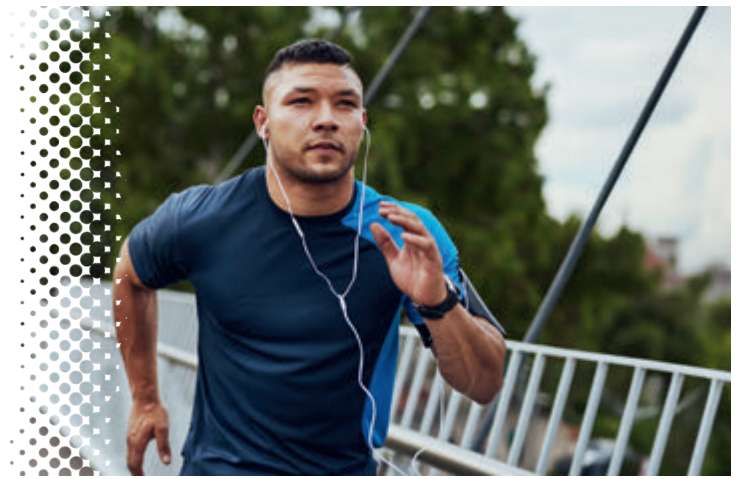
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Highlighted Employee

AVOIDING COMMON TAX SCAMS

Tax season is an important time of year—and unfortunately, it's also when scammers become especially active. Fraudsters often pose as government officials, tax preparers, or financial institutions in an attempt to trick people into sharing personal information or sending money. By understanding the warning signs of tax scams, you can better protect yourself and your finances.

Scam Phone Calls. One of the most common scams involves criminals pretending to be agents from the Internal Revenue Service (IRS). They may contact you by phone, email, or text message claiming that you owe back taxes and must pay immediately to avoid penalties or arrest. These messages can sound urgent and threatening, but it's important to remember that the IRS does not demand immediate payment using gift cards, prepaid debit cards, wire transfers, or cryptocurrency. In most cases, the IRS will contact taxpayers first through official mail.

Phishing. Another common tactic is phishing. Scammers may send emails or text messages that appear to come from the IRS or a tax preparation company, asking you to click a link or provide sensitive information such as your Social Security number, bank account details, or tax records. These messages are designed to steal your identity or financial information.

Use Caution. To stay safe, always be cautious when receiving unexpected communications about your taxes. Never click suspicious links or download attachments from unknown sources. If you plan to work with a tax preparer, choose a reputable professional and carefully review your tax return before signing it. If you receive a suspicious call, email, or message claiming to be from the IRS, do not respond directly. Instead, verify the information independently. For helpful resources on recognizing and reporting tax scams, visit the IRS website at [irs.gov](https://www.irs.gov) and review their Tax Scams and Consumer Alerts page.

Members who visit our Maui Branch will be sure to recognize Angela, our Highlighted Employee for this issue. She has worked at HIFICU as a Teller for nearly three and a half years, bringing warmth, positivity, and a genuine spirit of kindness to her role.

Angela loves spending quality time with her two daughters, often relaxing together by playing video games. One family favorite is the 'Just Dance' series on the Nintendo Switch, which Angela says is a fun way for everyone to stay active while having a great time together. She also enjoys learning new cooking skills from her husband as well as Pinterest Reels.

Angela's tastes reflect her diverse interests. Her favorite foods include Filipino, Japanese, Korean, and Hawaiian cuisine, while her music playlist ranges from Hawaiian and country to K-Pop and R&B. Some of her favorite artists include Bruno Mars, Blackpink, and Jason Aldean.

Angela says she loves the supportive team environment at HIFICU. "It really feels like an 'ohana where we care about each other and the community we serve," she says.

Movies: The Fast & the Furious trilogy

Actress: Tia Carrere

Vacation Spot: Washington, Oregon & Vegas



Angela



IMPORTANT NOTICE - GETTING A REFUND?

Use DIRECT DEPOSIT and HIFICU'S routing # **321379070** to ensure that funds are deposited promptly and safely.

2026

ANNUAL MEETING & DINNER

SATURDAY, MARCH 14 • HILTON HAWAIIAN VILLAGE

Hawaiian Financial Federal Credit Union held its 2026 Annual Meeting and Dinner on Saturday, March 14, at the beautiful Hilton Hawaiian Village, bringing together members, staff, and leadership for an evening of celebration, reflection, and entertainment.

The evening began with the Credit Union's official business meeting, where members received an update on HIFICU's strong financial performance and continued growth. Board Chairman Glen Moribe and President Norman Okimoto reported on the Credit Union's accomplishments over the past year, highlighting HIFICU's ongoing commitment to serving members and strengthening the community.

Taking the helm as the new Board Chair is William "Primo" Pimental, who will lead the Board for the 2026–2027 term. Pimental will serve alongside fellow Board members Wanda Beppu, Calvin Choy, Deborah Lau Okamura, Ken Miyasato, Gerald Noda, and Gerry Sagucio.

Members also enjoyed one of the evening's most anticipated traditions—prize giveaways! Over 80 lucky attendees went home with exciting prizes, including over \$4,000 worth of gift cards and gifts such as a couple of Hilton Hawaiian Village hotel stays, not one but two generous Hawaiian Airlines gift cards, and the evening's grand

prize—an amazing Vacations Hawaii travel voucher.

Following the business meeting, the celebration continued in the Coral Ballrooms for the dinner portion of the evening. Guests were treated to a delicious Hawaiian-style menu while enjoying live entertainment from Kahu Kenneth Makuakane, who delivered stirring renditions of his island music classics such as "Pili Mau Me 'Oe" and "I Miss You My Hawai'i."

The evening's festivities were guided by host and emcee Augie T, who kept the crowd laughing with his signature high energy humor and lively stage presence. He called three volunteers to the stage to hold an impromptu dance contest, much to the delight of the crowd.

Musical entertainment continued with Kalena and Kala'e, who delighted the audience with a wonderful set of island style country music. The night concluded with more music and dancing as Mystical Sounds Productions kept the energy high and the dance floor full.

Mahalo to everyone who attended and helped make the 2026 Annual Meeting and Dinner such a memorable evening. We look forward to another successful year serving our members and community.



President Norman Okimoto addresses the attendees



Augie T, Our Host and Emcee



The ballroom was packed



Kahu Kenneth Makuakane



Kalena and Kala'e



Our Grand Prize Winner of a Las Vegas Trip for two



Attendees dancing the night away

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

- Good Friday** — Friday, April 3
- Memorial Day** — Monday, May 25
- King Kamehameha Day** — Thursday, June 11



TAX TIP

USE HIFICU'S ROUTING # WHEN FILING YOUR TAXES: 321379070

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HIFICU IN THE COMMUNITY

Damien Memorial High School Career Fair

On January 23, Hawaiian Financial Federal Credit Union (HIFICU) proudly participated in the Damien Memorial High School Career Fair, an inspiring event designed to connect students with future career opportunities. Students from intermediate grades through grade 12 had the chance to explore a wide range of professions and engage directly with industry representatives.

The event brought together organizations from across the community, including HIFICU, the Honolulu Police Department, Honolulu Fire Department, Hawaii National Guard, medical professionals, and many others. Each group shared valuable insights into their respective fields, offering students a firsthand look at potential career paths and the skills needed to succeed.

At the HIFICU booth, students learned about careers in the financial services

industry, including roles in member service, lending, marketing, and operations. Our team members spoke with students about the importance of financial literacy, setting goals, and building a strong foundation for future success. Many students were curious about how credit unions differ from traditional banks and were excited to hear about the people-first philosophy that drives HIFICU's mission.

HIFICU is grateful to Damien Memorial High School for hosting such a valuable event and allowing us to be part of this important experience. We remain committed to supporting educational initiatives and empowering the next generation.

As part of our ongoing mission, HIFICU is proud to give back to the communities we serve and invest in the future of Hawaii's youth.



HIFICU's Marketing Department ready to inspire young minds



SVP-Marketing Paulette Ito talks to attendees about job opportunities at HIFICU