

Belonging

MAY 2026 A NEWSLETTER FOR MEMBERS

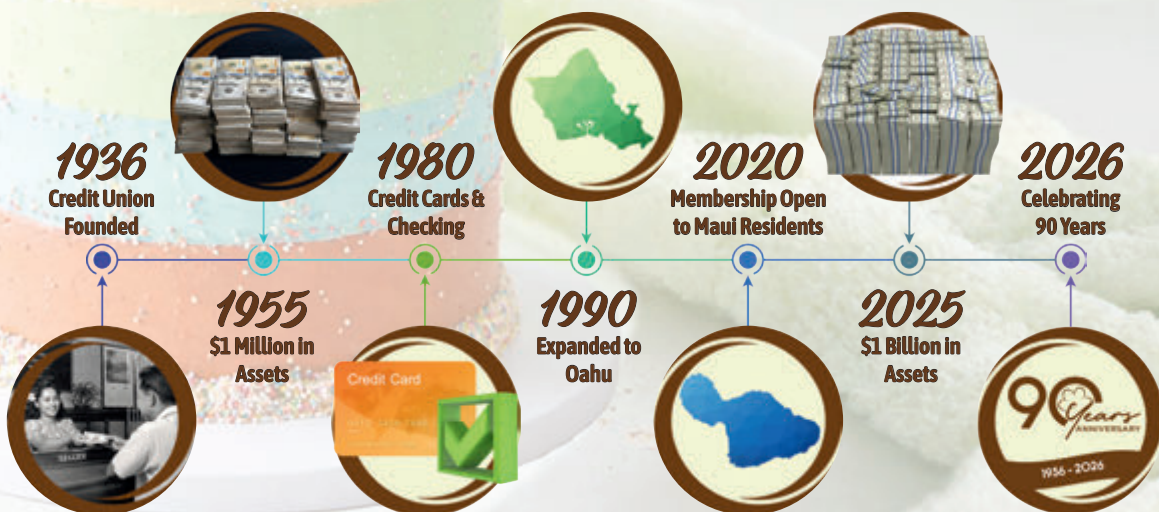
Celebrate 90 Years With Us!

**9 Month Share Certificate • \$2,000 Minimum Deposit
New or Existing Funds • Limited Time Special**

Celebrate 90 years of community, trust, and financial strength with Hawaiian Financial Federal Credit Union! To mark this milestone, we're offering a limited-time 3.70% APY savings certificate designed to help your money grow faster. Lock in this rate with a 9-month term and a low \$2,000 minimum deposit, and take advantage of a special opportunity that honors our past while investing in your future. Join us as we celebrate nine decades of serving our members with pride—this anniversary offer is our way of saying mahalo for being part of our ohana. Don't miss out on this exclusive, limited-time anniversary deal.

Rates subject to change without notice. \$2,000 minimum balance to open. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See hificu.com/rates. Effective 5/4/2026. Federally insured by NCUA.

3.70
% ANNUAL PERCENTAGE YIELD





Chairman's Message

Aloha Members,

As we celebrate a remarkable milestone—90 years of serving the people of Hawaii—I am honored to share this moment with all of you. Hawaiian Financial Federal Credit Union has grown alongside our community, guided by a simple but powerful mission: to serve our members with integrity, care, and commitment.

Having first joined the credit union as a volunteer in 1992, and after many years serving on various committees, it is a privilege to once again step into the role of Board Chairman. My journey with HIFICU has been deeply meaningful, and I am grateful for the trust placed in me to help lead us into this special chapter.

Our 90th anniversary is not just about looking back—it's about celebrating you, our members, who have made this journey possible. In the months ahead, we plan to celebrate this special occasion throughout the year as a way of saying mahalo for your continued support. Be sure to keep an eye out—you won't want to miss what's coming!

On behalf of the Board of Directors, thank you for being part of our 'ohana. Here's to honoring our past and building a bright future together.

Sincerely,
William "Primo" Pimental
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 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.



Upgrade Your Wallet with a Card That Delivers More — Without the Fees

Why pay more to get less? The HIFICU Credit Card gives you premium benefits without the premium price tag. Enjoy no annual fee and incredibly low interest rates, so you keep more of your money year after year.

Whether you're grabbing groceries or booking your next getaway, you'll earn reward points on everyday purchases—turning what you already spend into something more. It's a smarter way

to pay, built for real life. Traveling or shopping globally? You're covered.

With no foreign transaction fees and worldwide acceptance, this card goes wherever you do—without extra costs slowing you down.

Simple, rewarding, and built for flexibility, the HIFICU Credit Card isn't just another card—it's the one that works harder for you.



RATE WATCH

3.70% Annual Percentage Yield

Share Certificate (9 months).....	3.70% APY++
IRA Certificate (9 months).....	3.70% 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 5/4/2026, 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 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 4/1/2026 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 WELLNESS SEMINARS

Our monthly series of financial wellness seminars continues through November. **Karl Sadanaga** of **INPAC Wealth** will present informative seminars on the following dates:

**JULY
16**

Estate Planning

Basics of wills and trusts, explore the benefits and drawbacks of planning

**AUGUST
20**

Tax Preparation featuring Lisa Wells CEO My 808 Consultant LLC

Maximizing tax-advantaged savings; Leveraging new or enhanced deductions and credits; Strategic financial and investment planning

**SEPT.
17**

Medicare/SSA featuring Mark Faildo Premier Benefit Consultants

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

**OCT.
15**

Medicare/SSA featuring Mark Faildo Premier Benefit Consultants

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

**NOV.
19**

Budgeting

Cash flow efficiency; Having 6-8 months of emergency funds; Best ways to track expenses; Paying down debt

All seminars will be held at the Hawaiian Financial Music Hall at 680 Iwilei Road (across Dole Cannery Theaters) from 10:00am to 11:30am. For upcoming seminars or to register, scan the QR code, visit **www.hificu.com/inpac** or call **808-832-8760**.





Help Us Help Hawaii's Keiki In Need

HIFICU is proud to once again partner with KITV and Helping Hands Hawaii for the annual School Tools donation drive, now underway through July 31. This meaningful community initiative helps provide Hawaii's keiki in need with the essential school supplies they need to start the new academic year feeling confident, prepared, and ready to learn.

Community members are invited to support the drive by donating new school supplies at any HIFICU branch. High-demand items include pens, pencils, rulers, paper, notebooks, backpacks, crayons, scissors, glue sticks, and other classroom essentials. Every contribution—big or small—helps equip local students with the tools they need to succeed and thrive throughout the school year. Mahalo for helping us make a positive impact in our community!

Highlighted Employee

It's time to meet Andre, a valued member of the HIFICU 'ohana who has been making a positive impact in our Loan Payment Services department for the past three years.

When he's away from the office, you'll likely find Andre enjoying the outdoors. He loves fishing and is still chasing his dream catch—the elusive Kagami—but he's confident that moment is right around the corner. He also enjoys camping with loved ones at Kaena Point, soaking in Hawaii's natural beauty.

Andre is a true foodie at heart, with a love for a wide variety of cuisines including Filipino, Japanese, Vietnamese, Korean, and American. If he had to pick a favorite, though, it would be the rich and indulgent A5 Wagyu from Japan. His appreciation for culture extends to travel as well—Japan is his top vacation destination, and he visits twice a year.

At work, Andre says it's the people who make all the difference. He values the collaborative environment at HIFICU. "Having supportive coworkers that are more than willing to help you really makes work more enjoyable," he says.

Movies: The Secret Life of Walter Mitty

Color: Green

Band: Gorillaz

FRI 5/22 - MON 5/25

MEMORIAL DAY
★ WEEKEND SALE ★

SHOP SPECIAL OFFERS AND DEMOS
AT YOUR NEAREST SERVCO DEALERSHIP

Get EXCLUSIVE LOAN RATES available only at the sale

Edson Toma
HIFICU Dealer Center Manager
(808) 832-8742

SERVCO LEXUS | SERVCO TOYOTA | SERVCO SUBARU



Andre

IS YOUR MONEY FULLY PROTECTED?

Here's What to Check

In times like these, when headlines shift by the day and the world can feel a little unpredictable, it's natural to look for something steady—something you can count on. While we can't control everything happening around us, we can take comfort in knowing the things closest to home are secure.

One of those things should be your money. Most people assume their money is fully protected—but that's not always the case.

With so many accounts, apps, and financial options out there today, it's easy to lose track of what's insured... and what isn't. And the truth is, not all financial institutions offer the same level of protection.

At Hawaiian Financial FCU, your deposits are federally insured through the National Credit Union Administration (NCUA)—which means your money is protected up to at least \$250,000 per account holder, per ownership category. That's similar to

what banks offer through the Federal Deposit Insurance Corporation (FDIC)—but not all places you keep money fall under these protections.

Here are 3 quick things to check today:

1. Where is your money actually held?

Apps and online platforms can look like banks—but some are not insured. If something happened, your funds may not be protected the same way.

2. Are you over the insured limits?

If you have more than \$250,000 in one account, you may not be fully covered. The good news—there are simple ways to structure accounts to increase your protection.

3. Do you have the right account setup?

Joint accounts, trusts, and beneficiary designations can all impact how much of your money is insured—many members don't realize they may already qualify for more coverage.

Peace of mind matters

You work hard for your money—you deserve to know it's safe. If you're not sure how your accounts are set up, we're here to help. No pressure, no sales—just a quick review so you can feel confident about where you stand. Stop by any branch or talk to a team member for a quick coverage check.



ELEVATE YOUR FINANCIAL HEALTH FOR A CHANCE TO WIN \$2K!

Qualify with our money movement tools

Tone up your bank account with the help of our convenient and secure products that make it easy to track, manage and send money, and you could WIN \$2,000! Every qualifying transaction enters you for another chance to WIN. There's no limit to how many times you can enter, so let's start your new financial fitness routine today!



Manage digital payments



Make a new transfer



Enroll in mobile banking



Scan the QR code or visit www.hificu.com to learn more

NO PURCHASE NECESSARY TO ENTER OR WIN. OPEN ONLY TO RESIDENTS OF THE FIFTY (50) U.S., D.C., GUAM & SAIPAN 18 YEARS OF AGE OR OLDER AT TIME OF ENTRY. VOID WHERE PROHIBITED BY LAW. Begins at 9:00 a.m. CT on 4/1/2026 and ends at 11:59 p.m. CT on 5/31/2026. For full Rules, entry/eligibility and prize details: finitmovessweeps.com. Sponsor: Fiserv Solutions, LLC., 600 N. Vel R. Phillips Ave., Milwaukee, WI 53203.



Hawaiian Financial
Federal Credit Union

1138 N. King St. • Honolulu, HI 96817

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UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Memorial Day — Monday, May 25

King Kamehameha Day — Thursday, June 11

Independence Day — Friday, July 3



HAWAIIAN FINANCIAL FCU 90TH ANNUAL DINNER: MARCH 13, 2027

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x.com/hificu

CONGRATS!

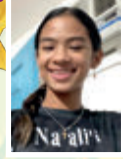
EASTER COLORING CONTEST WINNERS



Vera D.



Nicole C.



Tarynne T.



May T.

Mahalo

to all who entered and shared their art with us!

For the complete list of winners visit: hificu.com/easter-winners