Lanakila Ka Ohana I Ke alaka'ina O Ke Aloha Makamae
(Our Family Is Successful As We Are Guided By And Radiate With Love)

Hawaiian Financial Federal Credit Union

Belonging

JULY 2026 A NEWSLETTER FOR MEMBERS

What's The Difference...?

DEBIT CARDS and CREDIT CARDS

Debit cards and credit cards may look similar, but they work very differently — and understanding how each one works can help you make smarter financial decisions every day.

HIFICU Debit Cards.
A HIFICU Debit Card (called the CheckCard) is linked directly to your checking account. When you make a purchase, the money is withdrawn from the funds you already have available. Debit cards are a great tool for budgeting because you're spending your own money in real time. They're perfect for everyday purchases like groceries, gas, dining out, and online shopping.

HIFICU debit cards also offer:

- Cash withdrawals at ATMs
- Easy access to your account funds
- No monthly bill

HIFICU DEBIT CARD	HIFICU CREDIT CARD
FUNDING SOURCE *Your HIFICU checking account*	**FUNDING SOURCE** *A revolving line of credit provided by HIFICU*
PAYMENT TIMELINE *Money is deducted immediately*	**PAYMENT TIMELINE** *You receive a monthly statement and pay later*
CREDIT BUILDING *N/A*	**CREDIT BUILDING** *On-time payments boost your credit score over time*
FEES & INTEREST *No interest. May incur overdraft or ATM fees.*	**FEES & INTEREST** *Interest charged if you carry a balance month-to-month*

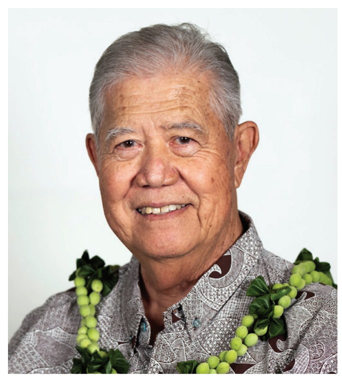
HIFICU Credit Cards.
A HIFICU Visa Credit Card, on the other hand, allows you to borrow money up to an approved credit limit. Instead of funds coming directly out of your checking account, purchases are charged to your credit card account and paid back later. If the balance is not paid in full by the due date, interest charges may apply.

Credit cards can be useful for budgeting larger purchases, emergencies, travel, and building your credit history when used responsibly. Many members also enjoy the added convenience and security credit cards provide for online purchases and unexpected expenses.

One of the biggest advantages of a HIFICU Visa Credit Card is flexibility. Whether you're looking to establish credit, consolidate balances, or simply have a reliable card for everyday use, HIFICU rates are incredibly low. So which card is right for you? The answer may be both! Members often use a combination of cards since both assist with budgeting, flexibility and reliability.

Applying is easy. To apply for a HIFICU Debit Card, simply open a HIFICU checking account. To apply for a HIFICU Visa Credit Card, visit any HIFICU branch, apply online through HIFICU's official website, or contact a HIFICU representative for assistance.

No matter which payment option you choose, HIFICU is here to help you manage your finances with confidence and convenience.



Chairman's Message

Aloha Members,

Summer has arrived, and many of us are looking forward to making memories with family and friends — whether that means traveling, tackling home projects, planning celebrations, or just simply enjoying the longer days here in Hawai'i. At HIFICU, we're grateful to be part of these moments and proud to provide financial solutions that help our members make the most of the season.

This Summer, we invite you to take advantage of our Summer Loan Special with rates as low as 6.99% APR. Whether you're planning a vacation, consolidating expenses, or funding a special purchase, our team is here to help you reach your goals with affordable financing and personalized service. For members preparing to travel abroad, HIFICU also offers foreign currency exchange services with more than 80 currencies available for purchase and exchange. It's one more convenient way we strive to support our members before, during, and after their travels.

And if you're looking to grow your savings, our special certificate offers a great opportunity to earn competitive returns while keeping your financial future on track. As always, thank you for your continued trust and membership. We wish you and your loved ones a safe, relaxing, and memorable Summer season.

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
Tues., Thurs., Fri.: 8:30 AM to 4:30 PM
CLOSED Monday and 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
Mon. & Wed.: 8:30 AM to 4:30 PM
CLOSED Tuesday, Thursday, Friday

*If Friday is a holiday, branch will observe Friday hours on the prior Thursday.

Belonging Editors: Paulette Ito, Darren Soliven

Belonging is published by Hawaiian Financial FCU as a service to its members.

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 4/28/2026, 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 4.75% APR**
Up to 5 Years........................ **as low as 5.25% APR**
6 and 7 Year terms available

Used Auto Loans (up to 6 years old)

3 Years .... **as low as 5.50% APR**
Up to 5 Years........................ **as low as 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 7/1/2026 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

EQUAL HOUSING LENDER

Federally insured by NCUA

VA HOME LOANS

Benefits for Those Who Served

For many active-duty military members, veterans, and eligible surviving spouses, a VA home loan can be one of the most valuable benefits earned through military service. Backed by the U.S. Department of Veterans Affairs, VA loans are designed to help qualified borrowers purchase or refinance a primary residence with flexible and affordable financing options.

One of the most attractive features of a VA loan is the opportunity for qualified borrowers to obtain up to 100% financing, which may allow homebuyers to purchase a home with little to no down payment. In addition, VA loans do not require private mortgage insurance, helping many borrowers save money on their monthly mortgage payments when compared to conventional loan programs.

VA loans may also offer competitive interest rates, flexible qualification guidelines, fixed or adjustable-rate loan options, and no early repayment penalties. Borrowers may even be able to finance the VA funding fee into the loan, reducing out-of-pocket expenses during the homebuying process. These benefits can make homeownership more accessible for military families here in Hawai'i.

Before You Apply

Preparing the necessary documents ahead of time can help streamline the application process. Common items requested include two years of federal income tax returns with W-2 forms, recent pay stubs or Leave and Earnings Statements (LES), bank statements, government-issued identification, and DD214 documentation for separated service members. Additional property related documents are needed for applicants who already own real estate.

Hawaiian Financial Federal Credit Union is proud to support our military community by helping members explore their VA home loan options and guiding them through every step of the process.

UPDATED BRANCH HOURS

Kuakini & Sheraton Branches

Members who frequent our Kuakini and Sheraton Branches, please be aware of new branch hours effective **July 1**.

Kuakini Branch
1703 Liliha Street
PH: (808) 687-6280
Tuesdays, Thursdays, & Fridays 8:30am to 4:30pm
Closed Mondays and Wednesdays

Sheraton Branch
2255 Kalakaua Ave, Ste 3505
Manor Wing · PH: (808) 931-8000
Mondays & Wednesdays 8:30am to 4:30pm
Closed Tuesdays, Thursdays and Fridays

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:

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.**

Highlighted Employee

This issue, we are excited to highlight Kehaulani, who just celebrated her three-year anniversary with HIFICU this past June. She works as a Teller at our Kapolei Branch.

Kehaulani describes herself as "shy at first," but once she feels comfortable, her fun and outgoing personality shines through. She enjoys taking on new adventures and challenges, which makes her a wonderful addition to the HIFICU ohana.

Outside of work, Kehaulani loves spending time with family and friends — especially when good food is involved! She enjoys dining at local favorites like Sushi Bay and Gen Korean BBQ, and she also loves exploring the night markets in Kapolei to discover different food vendors.

On Saturday nights, you can often find her at her cousin's house, playing card games, and creating fun memories with family. She also enjoys listening to country music, 80's R&B, and Hawaiian music, naming Robi Kahakalau and Ho'oikane among her favorite artists.

What she loves most about HIFICU is the close bond she shares with her Kapolei coworkers, whom she considers family.

Movies: Grease

Actor: Matt Damon

Color: Red

Kehaulani

Loan Subject to approval. No refinancing of existing HIFICU loans. Aggregate maximum limits apply. $2,000 minimum - $15,000 maximum. The Annual Percentage Rate (APR) disclosed is the lowest rate available at a 12-month term. Payment Example: A $2,000 loan at the rate of 6.99%APR will have a monthly payment of $173.04 for 12 months with a total paid interest of $76.52. Other rates and terms available. Certain terms and conditions apply. Rates are subject to change without notice. HIFICU membership required. Effective 6/1/2026 - 7/31/2026. Federally insured by NCUA.

TRAVELING ABROAD?

We Got You Covered with Foreign Currency Exchange

Summer is the perfect time to explore new destinations, experience different cultures, and make unforgettable memories with family and friends. Whether your plans include shopping in Japan, sightseeing in Europe, relaxing on a tropical beach, or visiting loved ones overseas, HIFICU can help you prepare for your travels with our convenient foreign currency exchange service.

HIFICU offers more than 80 foreign currencies available to buy and sell at any of our branches. Purchasing your foreign currency before your trip allows you to travel with confidence, knowing you are receiving authentic currency and a fair exchange rate from a trusted financial institution. It also helps eliminate the stress of searching for exchange services after arriving at your destination.

Ordering foreign currency through HIFICU is simple and secure. Members exchanging U.S. dollars for foreign currency can expect their order to be available for pickup at their branch within five business days. Once your vacation is complete, HIFICU can also purchase your remaining foreign bills, making it easy to exchange unused currency back into U.S. dollars.

The service is affordable, with a flat fee of just $5 for foreign currency purchases of $350 U.S. or more. Purchases under $350 U.S. have a $15 fee, while selling foreign currency back to HIFICU is only $5 regardless of the amount exchanged.

Whether you are planning a quick getaway or the adventure of a lifetime, HIFICU is here to help make your travels easier from start to finish. Contact us or call 808-832-8700 for more information about our foreign currency exchange service.

Please note: only paper bills may be bought or sold. Coins are not accepted.

Hawaiian Financial
Federal Credit Union

1138 N. King St. ▪ Honolulu, HI 96817

UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Labor Day — Monday, September 7
Columbus Day — Monday, October 12
Veterans' Day — Wednesday, November 11

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HIFICU IN THE COMMUNITY

Helping Hawaii's Keiki In Need

HIFICU was proud to once again partner with Helping Hands Hawaii and KITV for the annual School Tools program, a community effort dedicated to providing school supplies to Hawai'i's school kids in need. Throughout June and July, all HIFICU branches served as collection sites where members and employees could donate much-needed school supplies or make monetary contributions to support local students and families. From notebooks and pencils to backpacks and crayons, every donation helped ensure keiki across the state have the tools they need for a successful school year.

The campaign culminated in a major collection event held on June 26 at Walmart and Sam's Club on Keeaumoku Street. HIFICU volunteers joined community partners to encourage shoppers to support the cause. Customers had the option of making monetary donations or purchasing school supplies while shopping and dropping them into collection bins on their way out of the stores. Adding to the excitement were HIFICU's lovable mascots, Yoko and Kalea, who greeted shoppers, posed for photos, and helped energize the event throughout the day.

Mahalo to everyone who contributed to this year's School Tools campaign. Your generosity helps give local students the confidence and resources they need to begin the school year ready to learn, grow, and succeed.

HIFICU branches served as collection centers for donated supplies

HIFICU mascots Yoko and Kalea were on hand at the collection event at the Keeaumoku Walmart