

BRANCH LOCATIONS

Kalihi Branch (Main) 1138 N. King St • (808) 832-8700 • (800) 272-5255
Airport Branch 277 Elliott Street • (808) 835-3344
Kaimuki Branch 1144 10th Avenue • Suite 101 • (808) 735-6940
Kapolei Branch 91-600 Farrington Hwy • (808) 380-7280
Kuakini Branch 1703 Liliha Street • (808) 687-6280
Kunia Branch 94-595 Kupuohi Street • (808) 671-7788
Maui Branch 101 Pakaula Street • (808) 866-5288
Pearl City Branch 1131 Kuala Street • (808) 777-3060
Sheraton Waikiki Branch 2255 Kalakaua Ave, Ste 3505 Manor Wing • (808) 931-8000
Wheeler Branch 1129 Wright Avenue • Bldg 102 • Wheeler AAF (808) 624-9801

BRANCH HOURS

Scan QR code or visit our website (www.hificu.com) for hours.



IMPORTANT NUMBERS

Loan Department	(808) 832-8740
Audio Response System	(800) 442-1739
Facsimile	(808) 832-8794
Toll Free	(800) 272-5255
Lost/Stolen ATM/CheckCard	
During Business Hours	(808) 832-8700
After Business Hours (in US)	(833) 933-1681
Visa Inquiry	(866) 820-6822
Online: www.hificu.com	

MAKE AN APPOINTMENT

Scan QR code to book an appointment with us online.



VIEW TUTORIALS

Scan QR code to view HomeBranching and BillPayer tutorials. Or visit: www.hificu.com/tutorials



APPLICATION FOR MEMBERSHIP
SAVINGS / CHECKING / CERTIFICATES / LOANS

MEMBERSHIP BENEFITS



Hawaiian Financial
Federal Credit Union

for life ...



Savings Products

Savings Accounts

- **Share (savings) Accounts**
Basic savings that earns competitive dividends.
- **VIP Money Market**
Tiered savings designed to earn higher dividends for higher balances.
- **Christmas Savings**
Seasonal savings account to help with the holiday expenses.
- **Kids Club**
Savings account designed for children 0 - 12 years of age with fun activities & earned merchandise.
- **Custodial (UTTMA) Accounts**
Accounts for monies for the sole use of a minor.
- **Advantage Savings**
Savings account designed for teens and young adults 13-22 years of age with ATM access.

IRAs

- **Traditional IRAs**
Designed to provide you money for the future. Qualified distributions include: first home purchases up to \$10,000 and qualified higher education costs.
- **Roth IRAs**
Designed to help individuals save for their first home, higher education and other qualified distribution reasons.
- **Coverdell IRAs**
Designed for higher education needs. Qualified distributions include: tuition, books, supplies, equipment or fees.

All IRA products available as Share Accounts or Share Certificates.

Certificates

- **Share Certificates**
High yielding share certificates with terms up to 60 months.

Checking Accounts

- **Preferred Checking Accounts**
Checking that earns dividends. No minimum balance, no service fees, and free HIFICU custom checks with a minimum direct deposit of \$200 per pay period, an average daily balance of \$400 per month, age 55+, or \$50,000+ on deposit at the Credit Union.
- **Value Checking**
Basic checking. No minimum balance, no service fees and first order of HIFICU custom checks free.
- **Advantage Checking**
Checking designed for teens and young adults age 16-22 years of age. No minimum balance, reduced service fees, free ATM transactions at HIFICU or BOH ATMs, customized photo card, first order of HIFICU custom checks free per year.

Loan Products

Loans

- **New & Used Auto Loans**
Get the same competitive rates for both used and new car purchases.
- **Personal or Consolidation Loans**
Use your personal loan to take a vacation or buy the computer you want. Get a consolidation loan and make one easy monthly loan payment.
- **Secured Loans**
Available as Share or Certificate secured loans.
- **Mortgage Loans**
First and Second mortgages at Fixed and Adjustable Rates.

Lines of Credit

- **Home Equity Credit Line**
Let your home's equity help you achieve your long-term financial goals.
- **Line of Credit**
You'll be prepared for unexpected expenses with a line of credit at your fingertips.

Visa Credit Cards

- **Visa Gold & Platinum**
Higher credit line with a competitive interest rate.
- **Visa Classic**
Three programs to fit your needs:
Visa Classic, Student Classic & Shared Secured.
- **CU Rewards**
Earn premium merchandise or travel awards on any airline with your HIFICU Visa Card.

Member Benefits

Convenience

- **Direct Deposit & Payroll Deduction** - No more waiting in line to deposit on paydays!
- **Home Branching & Bill Payer** - Bank online 24 hours a day at www.hificu.com.
- **AnyTime Teller** - Voice Response System
Make transactions at your convenience, 24 hours a day from a touch tone phone.
- **ShareCard** - Access your Share and Share Draft accounts at Hawaiian Financial FCU and Bank of Hawaii ATMs or ATMs with Maestro or Cirrus logos.
- **Check Card** - It's an ATM Card and Checkbook all in one.
- **Shared Branching & Correspondent Credit Unions** - Transact at select credit unions, please see reverse side for a listing.
- **Internet Website** - www.hificu.com
- **King Street Drive-Thru Teller**
- **Mobile Banking**-Transfer funds, pay bills, and check balances from your smartphone.

Services

- **Toll-free number**
- **Free Travelers Checks**
- **Free Notary Service**
- **Free Signature Guarantee**
- **Workplace Servicing**
- **Belonging** - Member newsletter
- **Shared Branching**
- **Correspondent Credit Unions**
- **Safe Deposit Boxes**
- **Pioneers Club** - A club for eligible seniors.
- **Car Insurance**- Save on Farmers Insurance Hawaii rates.
- **Low Cost Money Orders**
- **Postage Stamps**
- **Bus Passes**
- **Consolidated Movie Tickets**
- **Foreign Currency Exchange**
- **Email Subscription**-receive email updates on promotions and events
- **Pop Money**-Send money using your cell phone.

Visit us on the web

www.hificu.com

Email us: info@hificu.com

Application Instructions

When mailing, return the finished application with the following:

- 1) A copy of 1 valid U.S. government issued picture ID (eg: Driver's license, State ID, Passport, Military ID).
- 2) At least \$5.00* is needed to open each account. If you are opening a Share and Share Draft account, at least \$10.00 needs to be deposited.

If you have any questions, please call New Accounts at 832-8700. Please mail the application to:

**Attn: New Accounts
Hawaiian Financial FCU
1138 North King Street
Honolulu, HI 96817**

OR

Apply online at www.hificu.com

*Refer to our Rate & Fee Schedule for minimum balance requirements.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. Please keep in mind that we will secure this information in accordance with the Hawaiian Financial FCU Privacy Statement.

Primary Field of Membership

The Field of Membership shall be limited to those having the following common bond:

- 1) Persons who live, work in, or go to school in and business and other legal entities located on the Island of Oahu, Hawaii;
- 2) Others living in the same household under the same roof;
- 3) Members of their immediate families, including foster & adopted children;
- 4) Organizations of such persons.

Shared Branching Network

The Shared Branching (SB) program gives our members the ability to do specific transactions (see below) at participating credit unions. Visit any of the following participating credit unions for your banking convenience:

Aloha Pacific FCU

Big Island FCU

Gather FCU

Hawaii FCU

Hawaii Central FCU

Hawaii Community FCU

Hawaii County EFCU

Hawaii Law Enforcement FCU

Hawaii Schools FCU

Hawaii State FCU

HawaiiUSA FCU

Hickam FCU

Honolulu FCU

Honolulu Fire Department FCU

Hotel and Travel Industry FCU

Kamehameha FCU

Kekaha CU

Koolau FCU

Maui FCU

Pearl Hawaii FCU

Schofield FCU

University of Hawaii FCU

Valley Isle Community FCU

West Oahu Community FCU

Available Transactions:

- Cash withdrawals, limited to the lesser of the member's available balance or the outlet's available cash (at least \$500)
- Deposits (business deposits and third party checks not accepted)
- Loan Payments (excluding Visa)
- Check Withdrawals (subject to funds available and limits)
- Money Orders

Note: Coin deposits will be subject to the customary policies and fees of the outlet.

Immediate credit will be given for:

- Cash Deposits
- U.S. Postal Money Orders
- Payroll Checks (restrictions apply)
- Host Credit Union Official Checks
- Government Checks (restrictions apply)
- U.S. Treasury Checks

All other checks will be subject to holds.

Correspondent Credit Unions

The Correspondent Credit Union (CCU) program gives our members the ability to do specific transactions (see below) statewide. Visit any of the following participating Credit Union partners for your banking convenience:

Molokai Community FCU

- Share Draft Cashing up to \$200
- Deposits to Share/Share Draft Accounts
- Loan Payments
- Check Disbursements* ■ Loan Disbursements*
- Travelers Checks* ■ Money Orders*

**fees may apply*

Please notify us for Cash Withdrawals, Check Disbursements, Money Orders, Loan Disbursements and Travelers Checks.

Also, all CCU transactions must be called in by 2:30 pm for same day transaction.

For CCU transactions call 832-8777(Oahu) or (800) 272-5255 (Toll Free) and ask for our tellers.

For more information contact us at 832-8700 or (800) 272-5255.