



# Belonging

MAY 2024 A NEWSLETTER FOR MEMBERS

## Keep Track of Your Credit With My Credit Score

HIFICU has just launched **My Credit Score**, a new and exciting online feature designed to provide users with instant access to their credit scores along with detailed financial insights. This innovative tool empowers individuals to monitor their credit health and make informed financial decisions with ease and confidence.

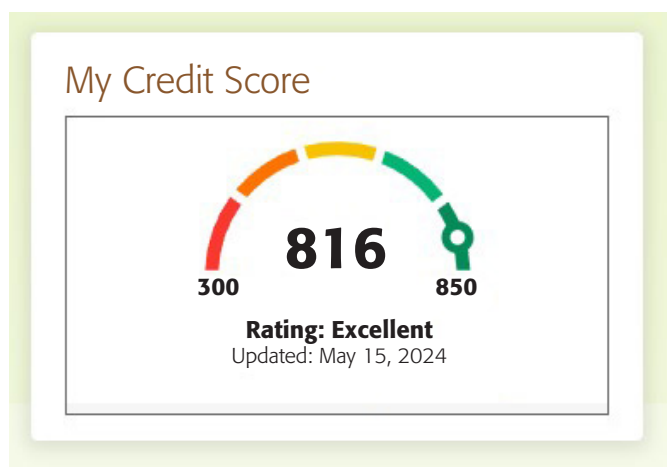
### Why Credit Matters

Keeping track of your credit score is crucial as it directly impacts your financial health and opportunities. A good credit score can help you secure loans and credit cards with lower interest rates. It also affects your ability to rent an apartment and find employment. Regularly monitoring your credit score allows you to identify and rectify errors, protect against identity theft, and make informed financial decisions.

### How 'My Credit Score' Works

My Credit Score is similar to getting a free credit report from a credit bureau, right from the convenience of our HomeBranching (online banking) and MyMobile (mobile banking app) platforms. Pulling scores from the three credit agencies —TransUnion, Equifax, and Experian—My Credit Score provides your real time credit score. It also allows you to look deeper into your score, to better understand the factors behind it. Using the 'Credit Score Simulator' feature, you can also see how financial decisions you make (such as getting a loan or credit card) would effect your credit score.

You will also see offers tailored specifically to your credit score, and have access to an online library of financial literacy articles (see the sidebar below). You can even sign up to receive alerts which will keep you updated on activities that may effect your credit score.



Messages | Mobile | Activity | Settings | Log Out

Accounts Transfers Pay Bills MyFinancial

Welcome, JOE Q. ALOHA Your last login was 5/15/2024

Services  
Credit Card

Accounts	Statement Date	Available Balance	Current Balance
Checking And Savings			
15M NEW CD	---	\$0.00	\$5,000.00
CHRISTMAS CLUB	---	\$444.76	\$444.76
REGULAR SHARE	---	\$9,000.00	\$9,000.00
SHARE DRAFT	---	\$5,500.00	\$5,456.00
Total		\$14,944.76	\$14,900.76

Loans and Credit Cards

Account Name Statement Date Minimum Due Amount Due Due Date Current Balance:

You have no accounts to display.

My Credit Score

816  
Rating: Excellent  
Updated: May 15, 2024

Score Change Credit Usage New Alerts

Show My Score

RECOMMENDED FOR YOU

Mortgage Loan

**My Credit Score is an exciting new addition to our HomeBranching and MyMobile platforms! Enroll today!**

**(See GET STARTED WITH MY CREDIT SCORE on page 5)**

Hawaiian Financial Federal Credit Union Credit Score & Report Loans & Offers Alerts Resources JOE Q. ALOHA

**Credit Monitoring**  
Your TransUnion Credit Report is being monitored daily.  
Monitoring History

**Frequently Asked Questions**  
See what others like you have asked about their credit score and report.  
Learn More

**Profile Settings**  
Manage your account preferences and profile settings.  
View Now

## A Wealth of Information at Your Fingertips

One of the most exciting and useful features of 'My Credit Score' is the 'Resources' section, which provides you with a dynamic, highly useful online library of financial literacy articles covering topics such as credit, budgeting, loans, taxes, insurance and much more! Look for the 'Resources' tab at the top of the screen to access the articles, and check back often for new content!



## Chairman's Message

Aloha Members,

As we step into the warmth of summer, I am thrilled to share with you the many ways our Credit Union stands ready to make this season your most rewarding one yet.

Whether you're planning a trip to the "Ninth Island," starting a home improvement project, or simply seeking to make the most of your leisure time, our products and services

can meet your needs. Our loan options can help turn your dreams into reality, whether it's a staycation or a patio renovation for entertaining friends and family.

Put your money to work for you with our share certificate special, which is designed to help you grow your wealth while you soak up the sun. Also, don't forget about Home Branching and MyMobile—our convenient online and mobile banking services—which make managing your finances as easy as a day at the beach.

As your trusted financial partner, we are committed to supporting you every step of the way, ensuring that you make the most of every moment this summer. Thank you for entrusting us with your financial well-being. Here's to a season filled with sunshine, relaxation, and endless possibilities.

Sincerely,  
Glen Moribe  
Board Chairman

## SCHOOL TOOLS 2024

HIFICU is proud to partner with KITV and Helping Hands Hawaii for the annual **School Tools** donation drive. Running from **now until July 31**, this initiative is dedicated to equipping Hawaii's keiki in need with essential school supplies for the upcoming academic year.

You can help by donating new school supplies at any HIFICU branch. The drive seeks a variety of items including pens, pencils, rulers, paper, notebooks, backpacks, crayons, scissors, and glue sticks. These contributions will play a critical role in ensuring that every child, regardless of their financial situation, has the tools needed to succeed in school.

The School Tools drive not only addresses immediate educational needs but also supports long-term academic success and confidence among students. "We believe in



**School Tools donations collected in 2023**

the power of education and the importance of providing every student with the resources they need to thrive," said Paulette Ito, SVP-Marketing at HIFICU.

Even small donations can make a big difference. Join HIFICU in supporting Hawaii's keiki by contributing to the School Tools donation drive today.

### 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. – Fri.: 7:30 AM to 3:30 PM

#### 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 Kuaia 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. & Fri.: 8:00 AM to 4:00 PM  
Closed: 12:00 PM to 12:45 PM

#### Wheeler Branch

1129 Wright Ave, Wheeler AAF  
PH: (808) 624-9801  
Mon. – Thurs.: 8:30 AM to 4:00 PM  
Fri.: 8:30 AM to 6:00 PM\*  
Closed: 1:00 PM to 1:45 PM

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

### Board of Directors

Chairman: Glen Moribe  
Vice Chairman: William "Primo" Pimental  
Treasurer: Ken Miyasato  
Secretary: Gerry Sagucio  
Directors: Calvin Choy, Deborah Lau Okamura, Gerald Noda  
**President:** Norman Okimoto

**Belonging Editors:** Paulette Ito, Darren Soliven

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



# RATE WATCH

## 4.75% Annual Percentage Yield

Share Certificate (9 months).....**4.75% APY++**  
 IRA Certificate (9 months).....**4.75% APY++**  
 Share Certificate (48 months).....**3.50% 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 The promotional APY is valid only for new money not currently on deposit with Hawaiian Financial Federal Credit Union. +\$500 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 1/1/2024, fees could reduce earnings on the account. Other rates available. Rates are subject to change without notice.

## 5.50% Annual Percentage Rate

### New Auto Loans

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

### Used Auto Loans (up to 6 years old)

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

Term	Monthly P&I	Total Interest Paid
12 months	\$861.00	\$326.51
24 months	\$443.00	\$622.60
36 months	\$304.00	\$923.45
48 months	\$235.00	\$1226.67
60 months	\$193.00	\$1539.79

### 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 4/1/2024 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

# CERTIFICATE SPECIAL

# 4.75% APY\*

9-Month Term  
\$2,000 minimum

Save more today -  
the sky's the limit!



\*Rates subject to change without notice. \$2,000 minimum balance to open. To earn the promotional rate, all funds must come from another financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See hificu.com/rates. Effective 1/1/2024. Federally insured by NCUA.

# 4<sup>TH</sup> OF JULY AUTO SALE



JULY 4 THRU JULY 7

Get **EXCLUSIVE LOAN RATES**  
available only at the sale

See [www.hificu.com](http://www.hificu.com) for  
HIFICU staff onsite details



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





# Highlighted Employee



## GET PRE-APPROVED FOR YOUR DREAM HOME

With the summer home buying season quickly approaching, now is the perfect time to take advantage of an exclusive opportunity to jumpstart your journey towards home ownership. At HIFICU, we're excited to offer you a chance to get pre-approved for a home purchase before the market heats up, and as a special incentive, receive a free appraisal!

**Stay Ahead of the Curve:** Summer is traditionally a busy time in the real estate market. By getting pre-qualified now, you can beat the rush.

**Benefit from Low Rates:** At HIFICU, we strive to offer you the lowest possible rates, but there's no guarantee they'll stay this way indefinitely. By getting pre-approved now, you can see how much money you can save.

**Receive a Free Appraisal:** We value you as our member and as a token of our appreciation for choosing HIFICU, we're offering a complimentary appraisal when you close your loan with us. This valuable service can save you hundreds of dollars in closing costs.

**Streamline Your Search:** Pre-approval gives you a clear understanding of your budget and buying power, allowing you to focus your search on homes that align with your financial goals and preferences.

**Increase Your Negotiating Power:** Armed with a Pre-Approval Letter from HIFICU and a free appraisal, you'll be in a strong position to negotiate with sellers and make competitive offers on the home you want.

Our team of mortgage experts is here to guide you through every step of the process, from pre-approval to closing and beyond. Don't miss out on this limited-time offer! Contact us today to schedule your pre-approval appointment and take the first step towards owning the home of your dreams.

Promotion ends July 31, 2024. Applications received by July 31, 2024 must close no later than September 30, 2024. Other restrictions may apply.

It's time to say hello to Mary Joy, our Highlighted Employee for this issue. Mary Joy joined our Hawaiian Financial Credit Union 'ohana in 2021, and works as a mortgage loan specialist.

Mary Joy's creative side comes through in her hobbies, which include experimenting with beauty and fashion. She enjoys trying out new looks and techniques.

Having lived in Japan for 12 years, Mary Joy developed a deep love and appreciation for the culture, and the country remains her top choice for vacation destinations. She is fluent in Japanese and also Tagalog. This has come in handy when interacting with members about their mortgage loans.

Mary Joy describes herself as adaptable, a trait which serves her well in our fast-paced work environment. She values the camaraderie she shares with her colleagues, and finds great satisfaction in working with them to help our members achieve their dream of home ownership.

**Actor:** Denzel Washington

**Movies:** Pretty Woman, A Walk to Remember

**Color:** Green



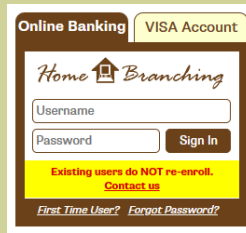
Mary Joy

# Get Started With 'My Credit Score'

# For Home Branching and My Mobile Users

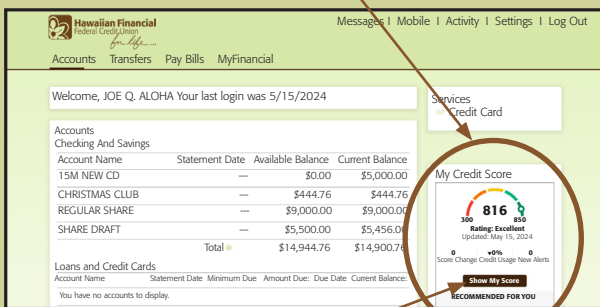
## It All Begins with Home Branching

If you are not yet a Home Branching user, go to our website at [www.hificu.com](http://www.hificu.com), and look for the Home Branching logo. Click on 'First Time User' to start the simple self-enrollment process.

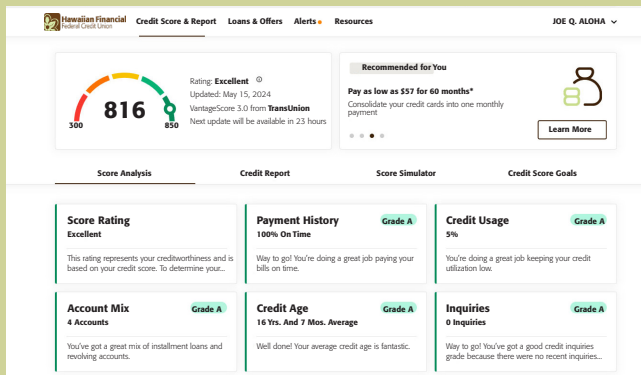


## Enrolling with Home Branching

Getting set up with **My Credit Score** is a snap! Home Branching users can simply log in as usual and look for the **My Credit Score** widget to the right of your account info.



Next, click on **'Show My Score'**



After agreeing to the terms of service and privacy policy you will have access to amazing **My Credit Score** features.

## Learn Your Score Analysis

Delve into 6 areas that make up part of your credit score. These insights will assist you in learning why your score is at a certain level and what you need to improve or maintain it. Discover the importance of a varied account mix as well as keeping inquiries low.

### Score Rating Excellent

This rating represents your creditworthiness and is based on your credit score.

### Payment History 100% On Time

Way to go! You're doing a great job paying your bills on time.

### Credit Usage 5%

You're doing a great job keeping your credit utilization low.

### Account Mix 4 Accounts

You've got a great mix of installment loans and revolving accounts.

### Credit Age 16 Yrs. And 7 Mos. Average

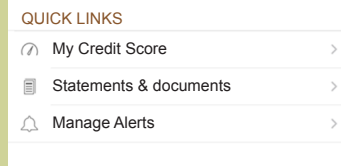
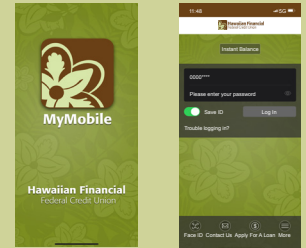
Well done! Your average credit age is fantastic.

### Inquiries 0 Inquiries

Way to go! You've got a good credit inquiries grade because there were no recent inquiries.

## Mobile Users, log-into MyMobile

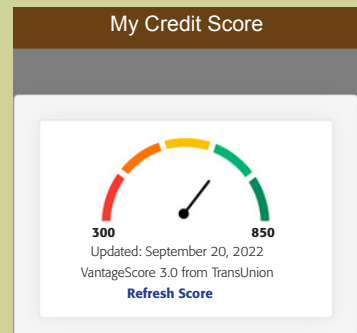
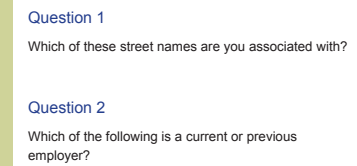
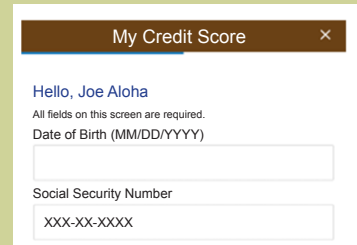
Set up **My Credit Score** using the QUICK LINKS options on the log on screen.

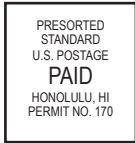


**MyMobile** users will be prompted for your Social Security Number and a few out of wallet questions to verify your identity on initial setup.

Click **'Continue'** after agreeing to the terms of service and privacy policy.

Once completed, you will be ready to use **My Credit Score** from the convenience of your smart phone!





**UPCOMING HOLIDAYS**

Hawaiian Financial FCU will be closed on the following days:

**King Kamehameha Day** — Tuesday, June 11

**Independence Day** — Thursday, July 4

**Labor Day** — Monday, September 2

**4.75%<sup>APY</sup>\* SHARE CERTIFICATE SPECIAL (9-Month Term)**

\*Rates subject to change without notice. \$2,000 minimum balance to open. To earn the promotional rate, all funds must come from another financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See [hifcu.com/rates](http://hifcu.com/rates). Effective 1/1/2024. Federally insured by NCUA.

**EVERYTHING YOU NEED TO KNOW About Medicare & Social Security Seminar**

INPAC Wealth Solutions is hosting free informative seminars on Medicare and Social Security, aimed at helping individuals navigate these crucial aspects of retirement planning. The seminars will be held at the **Hawaiian Financial Music Hall** at **10:00 am** on the following dates:

- **Thursday, June 27**
- **Wednesday, July 31**

- What is Medicare?
- Medicare timelines
- Qualifying & Enrolling
- What does Medicare cover?
- How to complete Medicare Coverage
- Make good Medicare Coverage choices
- How Social Security is calculated
- Maximizing your Social Security benefits
- Employment & tax implications
- Minimize your tax liability in retirement

This event is designed to provide attendees with comprehensive insights into the complexities of Medicare and Social Security benefits. Experts from Premier Benefit Consultants and INPAC Wealth Solutions will cover key topics including:

Don't miss this valuable FREE opportunity to learn more. RSVP TODAY.



**Karl Sadanaga**  
INPAC Wealth Solutions



**Mark Faildo**  
Premier Benefit Consultants

**RSVP TODAY!**



**MEDICARE & SOCIAL SECURITY SEMINAR**

**Dates:** June 27 & July 31

**Time:** 10:00 am - 11:30 am

**Location:** Hawaiian Financial Music Hall (located at the iHeart Radio offices in the Dole Cannery, 650 Iwilei Road)

**RSVP:** Call **(808) 832-8760**

INPAC Wealth Solutions ("INPAC") offers wealth management services through various unaffiliated companies including advisory services offered by Diversify Advisory Services ("Diversify"), an SEC registered investment advisor. INPAC offers additional investment services and securities through DFIG Investments, LLC., a broker/dealer, member FINRA/SIPC, and an affiliate of Diversify.