



Belonging

JULY 2024 A NEWSLETTER FOR MEMBERS

HIFICU VOTED 'BEST OF HAWAII'

KITV's Viewers' Choice Awards Ranks HIFICU in First Place for Credit Unions



We are thrilled to announce that Hawaiian Financial Federal Credit Union was awarded first place in the Credit Union category of KITV's **2024 Best of Hawaii Viewers' Choice Awards**. This recognition is a tremendous honor to us as it reflects the trust and support of our community.


The awards, determined by online voting, highlight the best businesses across Hawaii in various categories including restaurants, stores, automotive services and much more. To be chosen among such esteemed peers is a testament to our commitment to providing exceptional financial services and unwavering dedication to our members.



We extend our heartfelt thanks to every one who voted for us. Your confidence in HIFICU inspires us to continually strive for excellence in serving all your money needs. We are proud to be part of this community and look forward to continuing our mission of supporting our members and enriching lives across Hawaii.



HIFICU Board Chairman Glen Moribe is interviewed on a segment for KITV's Island Life program.



CERTIFICATE SPECIAL

4.75% APY*

9-Month Term
\$2,000 minimum

*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.



Chairman's Message

Aloha Members,

I am always delighted to share how your Credit Union continues to enrich our community through meaningful initiatives. Recently, our "School Tools" donation drive with Helping Hands Hawaii helped to equip local students in need with essential supplies, ensuring they start the academic year prepared and confident.

In addition, our commitment to financial education extended with free seminars on Medicare and Social Security, empowering members to navigate important financial decisions. Looking ahead, our 2024 Scholarship Program aims to support aspiring students pursuing higher education, fostering the next generation of leaders.

These efforts underscore our dedication to making a positive impact beyond financial services. It is with these initiatives and our commitment to our members and community that we, Hawaiian Financial FCU, won first place in the 'Best Credit Union' category in KITV's Best of Hawaii Viewers' Choice Awards. A heartfelt mahalo to all who voted for us.

None of this would be possible without your continued support and participation. Your trust and engagement drive us to do more and serve better. Thank you for being a part of our Credit Union 'ohana and for joining us in these endeavors that make a positive impact on people's lives.

Sincerely,
Glen Moribe
Board Chairman

2024 SCHOLARSHIP PROGRAM

Higher education is a key component to a successful future. For the fourth year in a row, HIFICU is lending a hand to Hawaii's students who are pursuing their higher education goals. We are happy to announce the return of the Hawaiian Financial Federal Credit Union Scholarship Program this August.

We are offering twenty (20) \$2,000.00 scholarships. The scholarships are awarded to graduating high school seniors or college students looking to further their education at any two- or four-year accredited college or university in the United States.

Stay tuned to our website (www.hificu.com), social media pages, and our newsletter for more info on submission dates and deadlines.



**Submissions will be accepted soon!
Keep watching for details.**

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 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
Wed.: 8:30 AM to 4:30 PM
CLOSED Monday, Tuesday, Thursday, Friday

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 7/1/2024 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

MEDICARE AND SOCIAL SECURITY SEMINAR

We extend a sincere mahalo to all Hawaiian Financial FCU members who joined us for our Medicare and Social Security seminars on June 27 and July 31 at the Hawaiian Financial Music Hall in Iwilei. Mark Faildo of Premier Medical Consultants expertly covered the different aspects of Medicare, while Karl Sadanaga of INPAC Wealth Solutions gave an informative presentation on Social Security benefits.

Educating our members on various financial matters is part of our mission as “people helping people,” so we plan on continuing these seminars (as well as seminars on other subjects) monthly. Our next Medicare & Social Security seminar will be held on **August 17**, from **9:00-11:30am** at our main branch on **1138 North King Street**. For more information on upcoming seminars, scan the QR code or visit **www.hificu.com/inpac**. We look forward to continuing to empower our members with valuable financial knowledge.



Karl Sadanaga of INPAC Wealth Solutions gives a dynamic presentation about Social Security benefits.

Updated HIFICU Branch Hours

We have made recent changes to the operating hours at certain HIFICU service and efficiency for you with our current staffing. We encourage (and mobile banking platforms) for your everyday transactions. Additionally, access to many of the same services at various partner locations.

Walmart Branches

Kapolei Branch

Monday - Friday: 9:00am - 6:00pm
 Saturday: 9:00am - 2:00pm

Kunia Branch

Monday - Friday: 9:00am - 6:00pm
 Saturday: 9:00am - 2:00pm

Maui Branch

Monday - Friday: 9:00am - 6:00pm
 Saturday: 9:00am - 2:00pm

Pearl City Branch

Monday - Friday: 9:00am - 6:00pm
 Saturday: 9:00am - 2:00pm

4th Of July Auto Sale

HIFICU was on hand at Servco Subaru Kaimuki from July 4 thru July 7 for the 4th Of July Credit Union Auto Sale. Our Dealer Center Manager, Edson Toma, was there to help get credit union members into the right car for them, with special loan rates!

Mahalo to everyone who came out to the event. The sale may be over, but you can still set your wheels in motion to getting a great auto loan rate at HIFICU! Our professional, experienced and friendly staff are standing by to help you. Apply today at www.hificu.com.

HIFICU AUTO LOANS
5.25%*
AS LOW AS ANNUAL PERCENTAGE RATE



HIFICU Dealer Center Manager Edson Toma at the Credit Union Auto Sale at Servco Subaru Kaimuki.

*Rate shown includes a 0.25% discount for hybrid/electric vehicles. Subject to approval. Other rates and terms available. Rates are subject to change without notice. Payment Example: A loan of \$10,000 with a 6.00% APR will have: 12 payments of \$861 and total interest paid of \$326.51 for a one-year term; 24 payments of \$443 and total interest paid of \$622.60 for a two-year term; 36 payments of \$304 and total interest paid of \$923.45 for a three-year term.

Hours (as of July 2024)

HIFICU branch locations (see below). These adjustments were to improve your experience. Please make the most of Home Branching and MyMobile (our online banking). Don't forget about our shared branching network, which offers

Kuakini Branch

Now closed on Wednesdays
Monday, Tuesday, Thursday, Friday: 8:30am - 4:30pm

Sheraton Waikiki Branch

Closed 12:00pm - 12:45pm for lunch.
Wednesday: 8:30am - 4:30pm

Wheeler Branch

TEMPORARILY CLOSED

Scan QR code for current branch location and hours or visit www.hificu.com/locations



Highlighted Employee

Those of you who became a part of our financial 'ohana through our merger with Kuakini Medical & Dental Federal Credit Union are sure to find our Highlighted Employee for this issue—Randy—to be a familiar face.

Randy has been a Teller at our Kuakini branch since 2021, and has 24 years of experience in the financial industry.

He describes himself as a "laid back and soft spoken" person who is open to new things and ideas. In his spare time, Randy enjoys watching the Netflix series "Cobra Kai," as well as the long-running "Law And Order SVU." He is also a big fan of the University of Hawaii's men and women basketball teams. His taste in music ranges from "oldies" to music from the 1970's-1980's, and he names Elton John as a favorite.

Randy enjoys working alongside his HIFICU colleagues. "Since the Kuakini FCU merger three years ago everyone from every department has been very nice, professional and helpful," he says.

Actor: Robert DeNiro (especially in "Goodfellas")

Food: Italian

Color: Blue



Randy



credit union **give back** sweepstakes

Use your HIFICU Visa Card for a Chance to Win \$5,000!

How does an extra \$5,000 in your pocket sound? Simply use your HIFICU Visa Card on everyday purchases at least four times per week from **July 8 to October 27, 2024**, and you qualify for the drawing!

Five participating eligible cardholders will be selected at the end of each sweepstakes entry period. That's a total of 20 winners! Use it four times every week, and you'll increase your chances of winning.



Don't have our VISA Rewards Credit Card? Apply today!

*No purchase, entry fee, credit or debit card usage of any kind necessary to enter or win. Open to Rewards Program cardholders, who are legal residents of the 50 US, DC & PR, 18 or older. Sweepstakes has four separate entry periods with end dates of 8/4/24, 9/1/24, 9/29/24, 10/27/24. Void Where Prohibited. Subject to Official Rules with free entry method: www.cugivebackssweepstakes.com.

HIFICU VISA Cards *We've Got the Perfect Card for You!*



Platinum... Gold... Classic... Which Will You Choose?

Experience the freedom of financial flexibility with the Hawaiian Financial FCU Visa Card. Our Platinum, Gold and Classic Visa Cards come with great features:

- Great Rates
- No Annual Fee
- Earn and Redeem Points for Rewards

Enjoy the convenience of making purchases worldwide with a card that combines the purchasing power of Visa with the local trust of Hawaiian Financial FCU. Whether you're shopping online, dining out, or traveling, a HIFICU Visa Card offers security and convenience at your fingertips.

Apply online at www.hificu.com or simply scan the QR code to access the application directly. Don't miss out on the opportunity to enhance your spending power with a card that supports your financial goals.





UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Labor Day — Monday, September 2

Columbus Day — Monday, October 14

Veterans' Day — Monday, November 11

4.75%^{APY}* 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 hificu.com/rates. Effective 1/1/2024. Federally insured by NCUA.

HIFICU IN THE COMMUNITY
'School Tools' is Back for 2024

HIFICU is always grateful for the opportunity to contribute and give back to the communities which we serve. We were thrilled to once again participate in Helping Hands Hawaii's School Tools program. The initiative aims to get school supplies to Hawaii's school kids who are in need.

Throughout June and July, HIFICU branches served as collection centers for donated school supplies. As usual, our members gave generously, and we will have another sizable donation of supplies to give to Helping Hands Hawaii. Mahalo to all who donated to this worthy cause!

In addition to School Tools, HIFICU staff volunteered at Helping Hands Hawaii's warehouse on June 25, where they helped organize and pack donated school supplies

which will be distributed to kids just in time for the new school year.

About Helping Hands Hawaii

Helping Hands Hawaii serves more than 13,000 individuals a year through direct service delivery to individuals and families who need the most help.

Their initiatives are funded by private donations from individuals, families, corporations, foundations, and trusts; government contracts with the City and the State.

Helping Hands Hawaii is a vital lifeline for the community. Their various programs create a safety net for Hawaii's most vulnerable residents to help them overcome poverty, homelessness, food insecurity, and other challenges.



The HIFICU Marketing Department at Helping Hands Hawaii.