



**Hawaiian Financial**  
Federal Credit Union

# Belonging

SEPTEMBER 2024 A NEWSLETTER FOR MEMBERS

## Hawaiian Financial Federal Credit Union

### Scholarship Program



#### Supporting Hawaii's Students

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. 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.

#### Scholarship Award Criteria

- **ACADEMIC** - Based on applicant's certified transcripts
- **LEADERSHIP** - Based on leadership and/or school/employment activities, honors and awards and other experiences.
- **SCHOOL/COMMUNITY SERVICE** - Based on the quality and impact of service to their school and/or communities.
- **RECOMMENDATION** - Based on letters of recommendation.
- **MERIT** - Based on applicant's essay.

#### Eligibility Requirements

- Applicant must either be a member or a legal dependent of a member whose HIFICU account is in good standing\* for at least 3 consecutive months prior to the application deadline.
- Applicant must be a US Citizen or a permanent resident. ▪ Applicant must have a minimum cumulative GPA of 3.0.

#### How to Apply

Download the application form at [www.hificu.com/scholarship](http://www.hificu.com/scholarship). Applicants must also submit two signed letters of recommendation, dated within one year of application submission, as well as their certified sealed school transcripts. The completed application, certified transcripts, and two (2) letters of recommendation must be postmarked by **November 15, 2024** to: Hawaiian Financial Federal Credit Union, Attn: Scholarship Committee, 1138 North King Street, Honolulu, Hawaii 96817. Please send any inquiries to [scholarship@hificu.com](mailto:scholarship@hificu.com).

Prior scholarship awardees are NOT eligible to re-apply. Hand carried or late applications will NOT be accepted.

### Mahalo from Previous Scholarship Award Recipients



*"I want to thank you for awarding me the HIFICU Scholarship... Your generosity will help me give back to others during my time working as an RN."*

—Tyler T.



*"Thank you for blessing me with the HIFICU scholarship. Thank you for believing in my dreams and helping to make them a reality."*

—Mackenzy B.



*"Thank you for investing in my education, I am truly honored to be associated with Hawaiian Financial FCU, and for the impact you have had on my life."*

—Julien P.



*"Not only does this scholarship greatly reduce the financial burden of higher education, but it also shows that other people believe in me and are willing to support my endeavors."*

—Jasmine R.



## Chairman's Message

Aloha Members,

As we usher in the fall season, I am delighted to share some exciting updates from our Credit Union. Our 2024 Scholarship Program is officially underway. This initiative underscores our steadfast commitment to supporting the educational aspirations of our community's youth. At HIFICU, we believe that investing in education is investing in a brighter future, and we are proud to offer this

opportunity to help make that future a reality.

Additionally, October brings us International Credit Union Day, a time to celebrate the spirit of cooperation and community that defines our organization. The theme of Credit Union Day this year is "One World Through Cooperative Finance," which encapsulates the credit union mission. We invite you to visit your Credit Union to celebrate being a part of this global movement.

Thank you for being an integral part of our credit union family. Your continued trust and engagement are at the heart of everything we do, and we look forward to serving you with the same dedication and commitment in the years ahead.

Sincerely,  
Glen Moribe  
Board Chairman

## TRAVELING THIS FALL? LET US KNOW!

If your Fall plans include travel, be sure to notify HIFICU before you go! When you use your debit or credit card in a new location, especially internationally, the Credit Union might flag these transactions as suspicious and potentially block your account to prevent fraud. By notifying us in advance of your travel plans, you allow us to anticipate these changes in spending patterns, ensuring that your card remains active and transactions are approved.

There are many ways to inform HIFICU of your travel plans. Call us (808)-832-8700, email [info@hificu.com](mailto:info@hificu.com), or fill out a form online on our website. To fill out the online form:

- 1) Go to **hificu.com**
- 2) Click on the word 'Services' and then select 'Forms' from the ensuing drop down menu.



- 3) Click on "Domestic / International Traveling For Credit Cards" and/or "Domestic / International Traveling For Debit Cards" and enter the info on the online form.
- 4) Click 'Submit Form.'

Informing us before you travel ensures that you can enjoy your trip with peace of mind, knowing your finances are secure and accessible.

### 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

#### 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

## 5.00% Annual Percentage Yield

Share Certificate (5 months).....	<b>5.00% APY++</b>
IRA Certificate (5 months).....	<b>5.00% APY++</b>
Share Certificate (9 months).....	<b>4.80% APY+</b>

## 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. +\$2,000 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 8/1/2024, 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 .....	<b>as low as 5.50% APR*</b>
Up to 5 Years.....	<b>as low as 6.00% APR</b>
6 and 7 Year terms available	

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

3 Years .....	<b>as low as 6.25% APR*</b>
Up to 5 Years.....	<b>as low as 6.75% APR</b>

### 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

Thank you to all HIFICU members who joined us for our Medicare and Social Security seminars on August 17 at the main branch, and on September 25 at the Hawaiian Financial Music Hall in Iwilei. Mark Faildo of Premier Medical Consultants covered key aspects of Medicare, while Karl Sadanaga of INPAC Wealth Solutions gave an informative presentation on Social Security benefits, offering attendees a clearer understanding of their options.



**Karl Sadanaga**



**Mark Faildo**

HIFICU is committed to educating our members about these crucial topics. For those who missed the earlier sessions, another seminar is scheduled for October 30 at iHeart Radio's Hawaiian Financial Music Hall.

For more information on upcoming seminars, scan the QR code or visit [www.hificu.com/inpac](http://www.hificu.com/inpac).



# INTERNATIONAL CREDIT UNION DAY 2024

On October 17, 2024, credit union members around the world will celebrate International Credit Union Day, an annual event to mark the credit union movement's impact and achievements.

This year marks the 76th anniversary of this annual event, which will be celebrated under the theme of "One World Through Cooperative Finance." More than 82,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change.

In honor of this special day, come into one of our branches to celebrate together!

## Get in the Game with a HIFICU Stadium Bag

Gearing up to cheer on the 'Bows at the Stan Sheriff or the Clarence T. Ching field? Make sure you're game-day ready with a HIFICU stadium-approved bag. Many venues across the nation (including here in Hawaii) have adopted specific regulations to enhance security and streamline entry during events, often limiting the size and type of bags allowed inside. These bags are designed with both functionality and safety in mind, ensuring you can bring your essentials while adhering to venue policies.

Having the right bag can make your stadium experience smoother and more enjoyable. Get yours today for just \$5.00 at your favorite HIFICU branch!

Limit 4 bags per member



## Highlighted Employee

It's time to meet John, our Highlighted Employee for this issue. John joined our Hawaiian Financial Federal Credit Union 'ohana in 2021, and has worked as a Teller at our King Street, Pearl City and Sheraton branches. His strong work ethic and attention to detail both serve him well in the Compliance Department, where he currently works.

John describes himself as "pretty quiet and reserved." Outside of work, John enjoys the comforts of home, where he spends his time watching YouTube and Netflix, and playing video games. His all-time favorite movie is "Homeward Bound." He is also a sports fan and enjoys watching football and basketball. His favorite teams are the Kansas City Chiefs and the Los Angeles Lakers.

Despite being a bit of a "homebody," John keeps active by going to the gym to lift weights, and playing basketball with friends.

John enjoys the "family atmosphere" at HIFICU, and his co-workers know him as someone who is always ready to lend a helping hand.

**Color:** Purple

**Food:** "I've been on a Korean craze lately."

**Vacation Spot:** Las Vegas



John

*Flamazing Rates*

**CERTIFICATE SPECIAL**

**5.00% APY\***

**EXTERNAL FUNDS ONLY**

**5-Month Term • \$2,000 minimum**

**CERTIFICATE SPECIAL**

**4.80% APY\*\***

**INTERNAL OR EXTERNAL FUNDS**

**9-Month Term • \$2,000 minimum**



Scan Code or visit [hificu.com](https://hificu.com) to apply today or view more rates!

\*APY = Annual Percentage Yield. 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](https://hificu.com/rates). Effective 8/1/2024. Federally insured by NCUA.

\*\*APY = Annual Percentage Yield. Rates subject to change without notice. \$2,000 minimum balance to open. Money used to fund this share certificate can come from a HIFICU account or any other financial institution. Penalty for early withdrawal. Fees could reduce earnings. Other rates available. See [hificu.com/rates](https://hificu.com/rates). Effective 8/1/2024. Federally insured by NCUA.

# CYBER SECURITY

## STAYING SAFE ONLINE



October is Cyber Security Month, but in reality consumers must be vigilant every day of the year in protecting their identity online. In today's digital age, cyber security is essential for protecting personal and professional information from malicious attacks. As more of our lives are conducted online, the need to safeguard data becomes increasingly important.

### Understanding Common Threats

Cyber threats come in various forms, each with its own risks. Phishing attacks, where hackers disguise themselves as trustworthy entities to steal personal information, are among the most common. Malware, including viruses and ransomware, can infiltrate your devices, causing significant damage or locking you out until a ransom is paid. Social engineering, where attackers manipulate individuals into divulging confidential information, is another prevalent threat.

### Basic Cybersecurity Practices

- Use Strong Passwords: Create complex passwords that include a mix of letters, numbers, and special characters. Avoid using the same password across multiple sites.
- Keep Software Updated: Regularly update your operating systems, applications, and antivirus software to protect against the latest threats.
- Be Cautious with Emails: Avoid clicking on links or

downloading attachments from unknown or suspicious emails. Phishing attacks often rely on email as a delivery method.

### Cyber Security Resources

Awareness and education are crucial components of cyber security. These websites can be useful resources to help you to keep you.

#### StaySafeOnline (National Cyber Security Alliance).

This site provides a wealth of resources on cyber security, including tips for securing your devices, managing privacy settings, and protecting yourself from scams and cyber threats. It also offers educational guides and toolkits for individuals and businesses. ([staysafeonline.org](https://staysafeonline.org))

#### Federal Trade Commission (FTC) – Consumer

**Information.** The FTC offers extensive information on various cybersecurity topics, including identity theft, online security, and protecting your personal information. The site includes articles, videos, and quizzes to help consumers stay informed. ([consumer.ftc.gov](https://consumer.ftc.gov))

#### Cyber Security & Infrastructure Security Agency

**(CISA).** CISA's Cyber Essentials provides a set of easy-to-follow guidelines for individuals and businesses to protect themselves against cyber threats. The resources are designed to be accessible to those with limited technical knowledge. ([cisa.gov/cyber-essentials](https://cisa.gov/cyber-essentials))

## HIFICU CHRISTMAS SAVINGS ACCOUNTS



On October 1, all Christmas account funds will be distributed to your designated savings or checking account, so you'll be all set to start your Holiday shopping! Now's the perfect time to open a Christmas Savings account at HIFICU to prepare for the 2025 Holidays! Through payroll deduction or other regular deposits, you'll put a little away each month for the Holidays.

- \$5 minimum balance
- Save systematically throughout the year
- No monthly service fee
- Earn monthly dividends

Apply online today at [www.hificu.com](https://www.hificu.com).

**UPCOMING HOLIDAYS**

Hawaiian Financial FCU will be closed on the following days:

**Columbus Day** — Monday, October 14

**Veterans' Day** — Monday, November 11

**Thanksgiving Day** — Thursday, November 28



**ANNUAL DINNER 2025**

**MARCH 8, 2025 • HILTON HAWAIIAN VILLAGE**

EMAIL [INFO@HIFICU.COM](mailto:INFO@HIFICU.COM) TO GET ON THE EARLY BIRD REGISTRATION LIST.

**HIFICU IN THE COMMUNITY**  
**'School Tools' 2024 Recap**

HIFICU's "We Are People Helping People" mission statement goes beyond our providing of financial products and services to our members and extends into the communities at large in which we serve.

We enthusiastically took part in Helping Hands Hawaii's School Tools program again this year. School Tools aims to get school supplies to Hawaii's school kids who are in need.

Through June and July, HIFICU branches served as collection centers for donated school supplies. We collected a total of 3,361 school supplies, which helped over 2,200 students get ready for the new school year.

The School Tools program itself was a tremendous success again this year,

with over \$11,000 collected and several hundreds of backpacks filled with supplies given out to Hawaii's young students.

A warm and sincere MAHALO to you—our generous and dependable members—who opened your hearts to this worthy cause.

**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.

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.



**(Top) Helping Hands Hawaii picking up the collected supplies. (Above) Just some of the over 3,300 supplies collected.**