

Belonging

NOVEMBER 2024 A NEWSLETTER FOR MEMBERS

HAVE THE MERRIEST OF

Holidays

As you're out shopping for holiday gifts and finding great deals for yourself, keep in mind that your HIFICU Visa and Debit cards have daily transaction and dollar limits in place for your protection against fraud. These limits are designed to prevent large, unexpected charges from being made to your account. To avoid any surprises, it's a good idea to be aware of these limits so you're not caught off guard if your card is declined, even though you have available funds.



- HIFICU Visa Card: 15 transactions per day, up to your credit limit
- HIFICU Debit Card: 15 transactions per day, up to \$5,000 total per day

Inspect Cash for Counterfeits

During the holiday season, you might handle more cash than usual. Take a moment to check the authenticity of the cash you're handling, especially at pop-ups and fairs.

How to Spot Counterfeit Cash:

- Look for watermarks.
- Feel the texture.
- Use a counterfeit detection pen.

Be Cautious About Using Your Card at Unfamiliar Stores

While the majority of businesses are trustworthy, there are also scammers that set up fake storefronts or fraudulent online stores designed to steal your card or personal information.

- Use secure payment methods such as Apple Pay or Google Pay.
- Avoid using public Wi-Fi: When making online purchases, always use a secure, private Wi-Fi connection.
- Do your research: Before making a purchase, check for reviews or customer feedback on the website or store.



Watch Out for Holiday Charity Scams

Before donating, it's important to verify that the organization you're giving to is reputable and trustworthy.

How to Avoid Charity Scams:

- Research before you donate: Use sites like Charity Navigator, Guidestar, or BBB Wise Giving Alliance to verify the charity.
- Avoid unsolicited donation requests: If someone calls or emails you out of the blue asking for a donation, it could be a scam.
- Donate through official channels: Only give money or goods through a charity's official website, local event, or trusted partner.

Watch Your Spending

Overspending during the holidays isn't just about money—it can also mean running out of time. Between hunting for the perfect gift and perfecting your famous fruitcake, the holiday season can feel like a race against the clock. Be sure to make time for yourself and remember that the holidays are meant to be joyful and festive, not stressful.



- Make a list and set a budget to help you whiz through your Holiday tasks
- Schedule family time and downtime to recharge and truly enjoy the season

Wishing you the merriest of holidays and know that HIFICU is here for all your money needs.



Chairman's Message

Aloha Members,

As the holiday season approaches, I want to extend my heartfelt gratitude and warm wishes to you and your 'ohana. This time of year is always special, filled with joy, reflection, and an opportunity to recharge for the year ahead. I encourage you to take a moment to read the article on page one, which offers insightful tips on having the merriest of holidays. These tips can help ensure that you enjoy the season without added financial stress.

Looking ahead to 2025, I'm excited to announce our Annual Meeting and Dinner, scheduled for March 8, 2025, at the Hilton Hawaiian Village. This event is an important opportunity for us to come together, reflect on our accomplishments, and look forward to the credit union's future. It's also a time to celebrate the strength of our Hawaiian Financial Federal Credit Union community. We hope to see you there, as it promises to be a memorable evening filled with fellowship and excitement for the year ahead.

On behalf of the Board of Directors, I want to thank you for your trust and continued support. We are honored to serve your financial needs and wish you all a happy, prosperous holiday season.

Sincerely,
Glen Moribe
Board Chairman

BOARD ELECTION NOTIFICATION

The Nominating Committee has selected Wanda Beppu, Gerald Noda and Deborah Lau Okamura for the Board of Director vacancies to be filled in 2025.

Nominations for Board of Directors may be submitted by petition. Petition packets may be picked up at the King Street branch and must be turned in no later than December 27, 2024.



2024-2025 Board of Directors (from left):
Gerry Sagucio, Gerald Noda, Deborah Lau Okamura, Glen Moribe, Calvin Choy, Ken Miyasato and William "Primo" Pimental

Signature Loan Special

As Low As

6.99% APR*



hificu.com

Annual Percentage Rate (APR) disclosed for this special is the lowest rate available at a 12-month term. Payment Example: At the rate of 6.99% APR, there is a monthly payment of \$87.00 for 12 months per \$1,000 borrowed. Not all will qualify for the lowest rate. Higher rates may apply depending on loan term, and member's credit worthiness. Loan amounts are from \$2,000 to \$15,000 with a maximum loan term of 36 months. No refinancing of existing HIFICU personal loans for this promotional rate. Other rates and terms available. All loans are subject to qualifications and approval. Certain terms and conditions apply. Rates are subject to change without notice. Offer effective 11/1/2024 thru 1/31/2025. Federally insured by NCUA.

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

*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

4.50% Annual Percentage Yield

Share Certificate (5 months).....	4.50% APY++
IRA Certificate (5 months).....	4.50% APY++
Share Certificate (9 months).....	4.25% 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. +\$2,000 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, Annual Percentage Yield is accurate as of 10/15/2024, 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 10/1/2024 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

KIDS CLUB ACCOUNTS

Teach Your Keiki the Value of Saving

HIFICU's Kids Club accounts are designed to help children (aged 12 and under) develop healthy financial habits from a young age. These accounts offer a fun, educational way to learn about saving and managing money. With an initial deposit as low as \$5, children can start their own savings journey while earning dividends on their balance.

The Kids Club also provides engaging resources to teach kids about the value of money. Members receive a fun quarterly newsletter, a free birthday gift, and earn fun and exciting merchandise as their savings level increases.

Parents can easily monitor their child's savings through HomeBranching, ensuring steady growth toward financial goals. Kids Club accounts not only teach children about saving but also promote long-term financial literacy, setting them up for success as they grow into financially responsible adults.



Kids Club members earn points toward fun merchandise. New items just added!

MEDICARE AND SOCIAL SECURITY

Mahalo to all who joined us for our Medicare and Social Security seminars on October 30 at the iHeart Radio offices in Iwilei. Mark Faildo of Premier Medical Consultants covered key aspects of Medicare, while Karl Sadanaga of INPAC Wealth Solutions (pictured) gave an informative presentation on Social Security benefits. For those who missed the earlier sessions, future seminars are scheduled for the following dates at iHeart Radio's Hawaiian Financial Music Hall:



- January 29
- February 26
- March 26
- April 30
- May 29
- June 25



For more information on upcoming seminars, scan the QR code or visit www.hificu.com/

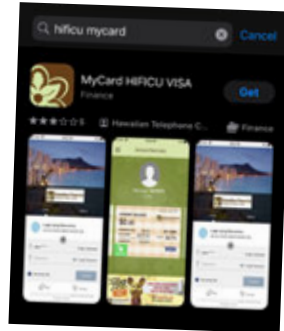
MYCARD

Your HIFICU Visa Card's Best Friend

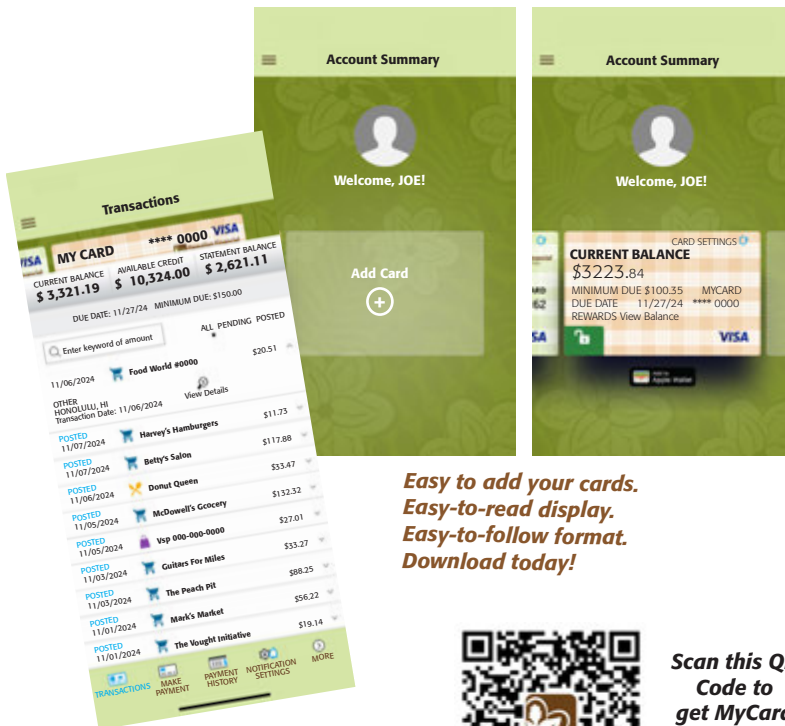
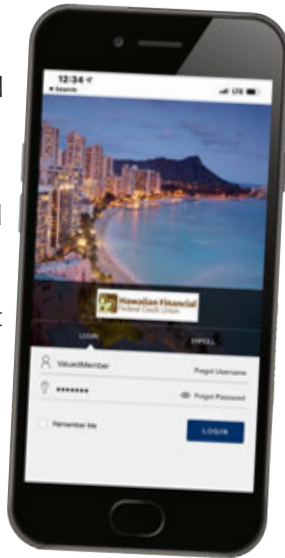
The HIFICU MyCard app is everything you need for real-time control over your VISA card. The HIFICU MyCard app provides instant access to account balances, recent transactions, and payment due dates. The app makes it easy to track spending and stay on top of your spending and obligations. Security is also a key feature with the app. You receive real-time alerts for any level of spending you set which will alert you of suspicious activity. You have the ability to lock your card if it's lost or stolen or unlock it when you are ready to use it.

You can also set spending limits, and transfer funds, all within the app. MyCard offers a seamless experience with biometric login options like fingerprint and face recognition (for Android and IOS devices) for added convenience and security.

The app's user-friendly interface makes it easy to navigate, while customizable notifications keep you informed of important account updates, such as upcoming due dates or available credit. Whether managing daily spending or handling emergencies, HIFICU's MyCard gives cardholders peace of mind, placing total control of your Visa card in the palm of your hand.



Download the HIFICU MyCard APP on the Apple or Google Play store.



**Easy to add your cards.
Easy-to-read display.
Easy-to-follow format.
Download today!**



Scan this QR Code to get MyCard today!

Highlighted Employee

Frequent visitors to our Pearl City branch will be sure to recognize Melanie, our Highlighted Employee for this issue. Describing herself as "always smiling," Melanie is a strong presence for her loved ones and friends, saying, "I may be short, but I have a loud voice." She identifies as an introvert, and is really close to her inner circle. She is also known for her easy-going nature.

In her free time, Melanie enjoys playing Animal Crossing, collecting Pokémon cards, and indulging in nostalgic 90s shows and movies. She also loves shopping and "rocking out" to pop-punk hits from Simple Plan and other 90s/early 2000s bands. She also enjoys visiting Washington State and Oregon ("I just love the nature and the greenery there," she says).

Melanie's favorite part about working at HIFICU is the camaraderie she shares with her co-workers and the numerous opportunities for personal growth. Her dedication, kindness, and positive attitude make her an invaluable member of the HIFICU team.

Color: Red ("But also black and gold, because 'Go Tigers!'")

Food: Pork Adobo

Movie: Harry Potter and the Deathly Hallows



Melanie

DON'T MISS OUR BIGGEST EVENT OF THE YEAR!

2025

ANNUAL MEETING & DINNER



LIVE MUSIC BY
KALANI PE'A

ALSO APPEARING:
SPECIAL MUSICAL GUEST



SATURDAY
March 8, 2025

HILTON HAWAIIAN VILLAGE
Coral Ballroom

ANNUAL MEETING
(FOR MEMBERS ONLY)
5:00 PM
Coral Ballroom 1

ANNUAL DINNER
6:00 PM

Tickets go on sale at all branches starting on **January 3, 2025 through February 17, 2025.**

How to purchase tickets:

In Person: Just come in to any branch and provide the names of each attendee. Payments can only be made by cash, transfer, credit union check, or with VISA.

By Mail: Members may mail the form below to secure their seats. Members will be assigned to the best seat available on a first come, first served basis. Please indicate which section you prefer. Only Hawaiian Financial FCU transfers will be accepted.

By Fax: Members may also fax the form below to secure a seat. Members will be assigned to the best seat available. Please indicate which section you prefer. Only Hawaiian Financial FCU account transfers will be accepted.

RESERVE YOUR ADVANCE TICKETS

Simply fill out the form and fax, mail or bring in to any branch.

Members (M) \$35

Non-Members (NM): \$70

1. Table Captain M NM 2. _____ M NM
 3. _____ M NM 4. _____ M NM
 5. _____ M NM 6. _____ M NM
 7. _____ M NM 8. _____ M NM
 9. _____ M NM 10. _____ M NM

Stage

A	B
C	D

Indicate which area you would like to sit:

A B
C D

Payment Total: _____

Seats Needed _____

Please debit my account.

Acct. No: _____ Savings

Phone No: _____ Checking

My signature _____

Date _____

TABLE OF TEN BONUS: With any full table of ten (10) the table captain will receive a free Hilton Hawaiian Village parking pass!

1138 N King St · Honolulu, HI 96817 · MAIN: (808) 832-8700 · FAX: (808) 832-8721



UPCOMING HOLIDAYS

Hawaiian Financial FCU will be closed on the following days:

Thanksgiving Day — Thursday, November 28

Christmas Day — Wednesday, December 25

New Year's Day — Wednesday, January 1

HIFICU ANNUAL MEETING & DINNER ★ MARCH 8, 2025 ★ HILTON HAWAIIAN VILLAGE
PRE-ORDER YOUR TICKETS TODAY! *See page 5.*

ADOPT-A-FAMILY 2024

HIFICU in the Community

HIFICU participated in this year's Adopt-A-Family Program. Through our partnership with KITV, we were thrilled to take part in this annual initiative that brings the spirit of giving to local families in need during the holiday season.

Every year, KITV partners with local charities and companies, connecting generous individuals, businesses, and groups with families who are struggling financially, offering them a chance to make their holidays brighter.

Participants in the program are asked to "adopt" a family and provide much-needed support, whether it's gifts for children or essential household items. The program not only helps provide material support, but it also brings a sense of hope and joy to families who may

otherwise feel left out during this special time of year.

If you would like to adopt a family for the 2025 program, simply email **aaf@helpinghandshawaii.org**.

Those preferring to simply make a donation that will go toward making a family in need's Holiday season brighter can simply donate online at **helpinghandshawaii.org** or mail a check to Adopt a Family, c/o Helping Hands Hawaii, MSC 61572, PO Box 1300 Honolulu, HI 96807-1300. Indicate "Adopt a Family" in the memo to direct your gift.

Together, we can spread love, joy, and compassion to those who need it most.

Our Gift to You This Season



'Tis the season... for Holiday goodies! HIFICU Gift Money Envelopes, Pocket Planners and Strip Calendars will be available at your favorite HIFICU branch starting **Friday, November 29**. Get yours while supplies last!



Limit 5 envelopes, 1 pocket planner, and 2 strip calendars per member