

Points of Interest

APRIL 2018

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Check it Out! Completely Free Checking

Hawaii Federal Credit Union invites all members to take advantage of our user-friendly, No-Fee Checking Account, packed with benefits that make saving and spending a cinch.

What kinds of benefits, you say? Well, for starters, there's absolutely no minimum balance on this non-interest-bearing checking account, so you never have to worry about paying a fee when you go below a certain amount. We also never charge a maintenance fee, so our checking option really is 100% free.

You get a shiny new Visa debit card when you open your checking account. Use it wherever Visa is accepted, plus get limited cash back at many local and national merchants. Access your funds* any time of day at any ATM in our surcharge-free ATM network, which includes First Hawaiian Bank ATMs.

And finally, you have the option to order checks if you need them, though many of our checking account holders prefer to stick with their Visa debit card for purchases, since it's so widely accepted.

Ready to open your No-Fee Checking Account? Just stop by the Hawaii FCU branch and speak with one of our Member Service Specialists.

*First 12 ATM transaction per month at no charge. There is a \$1 fee for each transaction above 12 transactions per month.



HOLIDAY SCHEDULE

MEMORIAL DAY
Monday, May 28, 2018

INDEPENDENCE DAY
Wednesday, July 4, 2018



Auto Loan Advantages

Hawaii FCU helps you buy your next car with confidence

Have you been picturing yourself in a new vehicle that better suits your lifestyle? Hawaii Federal Credit Union is here to help!

Whether you're in the market for a bigger ride to fit your family, a newer model with all the bells and whistles, or something with more safety features, one of your benefits as a valued member is access to our competitive auto loans. And now's a great time to make a change — new car rates are as low as **1.99% APR*** for up to 5 years and as low as **3.49% APR*** for up to 7 years, with pre-owned auto rates as low as **3.49% APR*** for up to 6 years!

If you are getting ready to buy, or just want to "test-drive" an auto loan to see how it might fit within your current budget, our auto loan team can shed some light on the situation. We'll review your income and expenses, and help you make the right financial decision — plus there's absolutely no obligation after we work up your auto loan quote.

We invite you to come talk to an HFCU Loan Officer any time, so you can get pre-approved and make sure your monthly payments are comfortable. If you're not in the market for a new car currently, but have an outstanding car loan, you may benefit from our auto loan refinancing packages. Come talk with us to see if we can save you money.

Stop daydreaming about your next car and drive your dream car today! It's easy—just stop by the Hawaii FCU branch and speak with a Loan Officer, or apply online at www.hawaiifcu.org. For questions about the benefits and flexible terms of our auto loans, call the Hawaii FCU Loan Department at **847-1371, option 4**.

*Annual Percentage Rate = APR. All loans subject to approval. Final rate based on credit score. Rates subject to change without notice. 2 most recent paystubs required at time of loan application.

President's Message

The financial industry is in constant change and a lot of it is due to how technology is continuously shifting the way we bank. This evolution has brought about many progressive products and services that provide additional convenience to our membership such as online and mobile banking, online bill pay, shared branch services, and much more. Even though we provide many of these convenient services so you're able to do your banking 24/7, 365 days a year, we are still here to serve you.

For over 20 years we have been providing Monday thru Saturday service because we know this is what our members need. Even with these hours, on certain days of the month the lobby can get quite busy but the wait time usually isn't too long thanks to our great team.

We look forward to serving your financial needs any way you wish, be it in-person, electronically, over-the-phone, or any combination of the different channels.

If you have comments, questions, or concerns, please call me at 808-441-4201 or email me at cindy@hawaiifcu.org.

Mahalo!

Cindy Geiling

CINDY GEILING
PRESIDENT & CEO





Get more. Pay less. (Two things that work great together.)

The benefits you need, a price you'll like. Insurance from Liberty Mutual.

Liberty Mutual Insurance, a leading provider of quality auto and home insurance, has partnered with Hawaii FCU. With Liberty Mutual's TrueStage™ Auto and Home insurance program, you could save hundreds of dollars a year!

Call today (be sure to mention Hawaii Federal Credit Union) and ask about:

- Accident forgiveness*
- New car replacement
- Unlimited rental
- Loss forgiveness for your home
- Personal property replacement service
- Multiple discounts connected to your car and home!

Ched Cordero, Sales Representative
 (808) 650-6162
 (808) 282-2124 Cell
 Ched.cordero@libertymutual.com

98-211 Pali Momi St., Ste 520
 Aiea, HI 96701



*To qualify for Accident Forgiveness, you must be accident free for five years, and, in most states, have not received a driving violation for the past five years. Subject to terms and conditions of Liberty Mutual's underwriting guidelines. Ask a representative for details. Not available in CA or NC.

The TruStage Auto Insurance Program is provided and underwritten by leading insurance companies, including Liberty Mutual Insurance Company and affiliates. 175 Berkeley Street, Boston, MA

To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

Discounted Mainland Fares on Hawaiian Airlines

*Traveling to the Mainland?
 We have great news for you!
 Hawaii Federal Credit Union
 has partnered with Hawaiian
 Airlines to offer our members
 discounted Mainland fares.*

Just log in to online banking and click on the banner ad and you will be re-directed to the Hawaiian Airlines website. Book a flight and your discount will be applied at the end of your reservation.

As Hawaii FCU continues to look for new money-saving opportunities for our members, we wish you safe travels!

*Please note that the discount is subject to change at the discretion of Hawaiian Airlines.

Is your information current?

Just a friendly reminder to keep us updated if you change your address or phone number.

Having your current contact information enables us to reach out to you in a timely manner with statements, important member information and alerts. You also will be helping us to save time and expense that could otherwise be used to benefit all members. Mahalo for your cooperation!

*The benefits you need,
 a price you'll like.
 Insurance from
 Liberty Mutual.*

2018 Annual Meeting Election Results

Our 81st Annual Meeting was held on Saturday, March 17, 2018. HFCU members were greeted by our Board of Directors and Management Team and enjoyed a continental breakfast before the meeting. After the meeting, the Board of Directors conducted their Organizational Meeting while the Managers drew the door prizes and talked story with our members.

At the Annual Meeting, the following were elected to serve on the Board of Directors for another three-year term: Brian Lee and Tracy Sakai.

In addition, Rhonda Sato, Supervisory Committee Chairman has decided to retire from the Supervisory Committee. We would like to thank her for her many years of commitment and dedication to Hawaii FCU and Prince Kuhio FCU. Tony Benavente has been appointed to replace Rhonda as Supervisory Committee Chairman.

We would like to thank everyone that attended the Annual Meeting and would especially like to thank our Board of Directors and Supervisory Committee. Your unwavering support, resolve, and trust continue to allow the credit union to flourish in a constantly changing environment.

Location & Hours

MAIN OFFICE

1244 Kaumualii Street
Honolulu, HI 96817

WALK-UP WINDOW

Monday – Friday
7:30 am to 9:00 am

LOBBY HOURS

Monday – Thursday
9:00 am to 5:00 pm

FRIDAY

9:00 am to 5:30 pm

SATURDAY

9:00 am to 12:00 pm

How To Contact Us

MAILING ADDRESS

P.O. Box 30207
Honolulu, HI 96820

WEBSITE

www.hawaiiifcu.org

TELEPHONE

808-847-1371

TOLL-FREE

1-800-433-8698

FAX

808-842-1923

PERSONAL ACCESS LINE (PAL)

888-776-9627

ROUTING & TRANSIT NUMBER

321379083

Rates & Products

SAVINGS PROGRAMS

	RATE	APY*
Regular / IRA / Escrow / Christmas (Paid Quarterly)		
\$100.00 - \$499.99	.15%	.15%
\$500.00 & Over	.15%	.15%
Kid's Club (Paid Quarterly)		
\$5.00 & Over	.15%	.15%
No Fee Checking No minimum balance requirement, no monthly fees, non-dividend earning.		
HIGH YIELD CHECKING Minimum - \$1,000.00 (Paid Monthly)		
\$1,000.00 and Over	.15%	.15%

PMA MONEY MARKET

Minimum - \$500.00 (Paid Monthly)		
\$ 500.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 - \$49,999.99	0.25%	0.25%
\$50,000.00 - \$74,999.99	0.30%	0.30%
\$75,000.00 & Over	0.35%	0.35%

CERTIFICATES

Minimum Deposit \$1,000.00 (Paid Quarterly)		
90 Days	0.35%	0.35%
6 Months	0.60%	0.60%
12 Months	0.90%	0.90%
18 Months	0.95%	0.95%
24 Months	1.00%	1.00%

IRA CERTIFICATES

Minimum Deposit \$500.00 (Paid Quarterly)		
9 Months	0.70%	0.70%
12 Months	1.00%	1.00%
18 Months	1.05%	1.05%
30 Months	1.10%	1.10%

*APY = Annual Percentage Yield. Certificates: Early withdrawal penalties apply. Fees could reduce earnings on the account. Please contact the credit union for current rates and fees. Savings rates are effective as of 4/1/18 (unless otherwise noted) and subject to change without notice.

LOAN PROGRAMS

	APR**
New Auto Loans (terms up to 5 yrs.)	Starting at 1.99%
New Auto Loans (terms up to 7 yrs.)	Starting at 3.49%
Used Auto Loans (terms up to 6 yrs.)	Starting at 3.49%
Personal Loans	Starting at 4.99%
Personal Line of Credit	Starting at 9.00%
Share Secured	2.50%
Visa Platinum	9.00%
VISA Gold	10.50%
VISA Classic+	14.88%

**APR = Annual Percentage Rate. Rates subject to change without notice.

All loans subject to approval. Final rate based on credit score.

+ Visa Classic has an annual fee of \$15.00

HOME LOAN PROGRAMS

Call us at 847-1371, Option 4.

Home Equity Line of Credit (Owner Occupied Only)

Mortgage: 15 to 30 Year (Owner Occupied Only)

SAFE DEPOSIT BOXES

	ANNUAL FEE
Small	\$20.00
Medium	\$40.00
Large	\$60.00

OTHER MEMBER SERVICES

ATM & Debit Cards
Direct Deposit
Discounted Auto and Homeowner's Insurance
Mobile Banking
Money Orders
Movie Tickets
Notary Public
Online Banking & Bill Payment
Safe Deposit Boxes
Savings Bond Services
Shared Branch Services
Signature Guarantee (by appointment)
Telephone Banking
Traveler's Checks
Wire Transfers



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government National Credit Union Administration, a U.S. Government Agency