

Points of Interest

January 2017



IN THIS ISSUE

It's our 80th birthday!
Let's celebrate!

Your Debit Card Has a
New Daily Limit

Your Feedback Is Important
In Upcoming Member Survey

Say Hello to the Sprint Credit
Union Member Discount

New Fee Schedule Effective
March 1, 2017

Nominations For The Board
of Directors

It's our 80th birthday! Let's celebrate!

Happy 2017 to all! What a year it will be as Hawaii Federal Credit Union marks our 80th anniversary! To celebrate, we will be providing our members with some exciting offers throughout the year.

LOOK HOW FAR WE'VE COME!

In 1936 eight employees of Honolulu Construction and Draying (HC&D) set the wheels in motion to start their own credit union and on November 6, 1937 the Honolulu Construction and Draying Employees Federal Credit Union was chartered. By 1976, we were serving the majority of the eligible members and had \$2.9 million in assets.

Changes at HC&D led the credit union's Board of Directors to seek an expanded field of membership with a community-based charter, and in 1979 we became the HC&D Community Federal Credit Union.

In 1983, we embraced our community charter by relocating from HC&D's property to Dillingham Boulevard and opened under our current name, Hawaii Federal Credit Union. New products and services were added, and we also began serving more than 400 community businesses.

Hawaii FCU worked hard to bring innovations such as online data processing and ATM access to island credit unions. We also helped to establish a local corporate credit union in Hawaii.

Meanwhile, Hawaii FCU continued to grow a diversified membership through mergers and by servicing surrounding businesses and the community. To date, the credit union has successfully conducted 14 mergers, including our most recent with Prince Kuhio Federal Credit Union in

(CONTINUED ON PAGE 3)



HOLIDAY SCHEDULE

NEW YEAR'S DAY
Monday, January 2, 2017

MARTIN LUTHER KING JR. DAY
Monday, January 16, 2017

PRESIDENTS' DAY
Monday, February 20, 2017



President's Message

Welcome to 2017 or the Year of the Rooster! We hope everyone enjoyed their holidays and we want to wish all of our members, family, and friends a safe and prosperous 2017!

My Team and I are busy and very excited for the New Year. This year marks our 80th anniversary. That is a major milestone and accomplishment. We have come so far in that time and we plan to be here for 80 more years to serve you and your 'Ohana. You can read all about our history in the included article.

Member service is important to us and that is why we are conducting a member survey in the coming months. Your feedback helps us to make improvements and become a better credit union. If you receive a survey, please take the 5-10 minutes to complete and return it. **All responses are entirely anonymous.**

Once again we will be participating in the Volunteer Income Tax Assistance (VITA) program. We will offer the service from February 1 to April 10, 2017 and it will be by appointments only. For more information, please visit us online at www.hawaiifcu.org/VITA or call 441-4285.

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

Your Debit Card Has a New Daily Limit

You've asked, and we're happy to respond! Your Hawaii FCU debit card now has a new limit of \$1,005 per day for purchases and ATM withdrawals are still \$505 per day. This is an automatic upgrade to your card, so you don't have to do a thing. Just enjoy the added convenience.

Please note, however, that some ATMs may have lower withdrawal limits that are determined by the financial institution operating the ATM. Although Hawaii FCU makes arrangements for you to access your funds through these ATMs, we have no control over the withdrawal limits set by other financial institutions.

Additionally, if you would like to request a different daily purchase limit other than \$1,005, please remember to submit your request in writing with your name, limit amount, duration the custom limit is to remain active, and your signature.

Your Feedback Is Important In Upcoming Member Survey

Hawaii Federal Credit Union is continuously looking for ways to efficiently and effectively serve our members, and to ensure that we are providing products and services that make a meaningful difference to you and your family. In February or early March, we will be mailing surveys to randomly selected members who will be asked to help us in this process.

Tell us what you like best about Hawaii FCU, what we can improve upon, how you like to transact with us, and other questions that help make your credit union even better. If you receive one of these surveys, please know that you are among a select number chosen to represent the entire membership. Therefore, it is important for you to complete and return your survey. Mahalo for your assistance as we develop an even better and stronger future for Hawaii FCU!



Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Hawaii Federal Credit union, you can save on your wireless data each month!

Ways to save:

INDIVIDUALS

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: **NACUC_ZZM**

BUSINESS

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: **NACUC_ZDS_ZZM**

WAYS TO GET YOUR DISCOUNT

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention the appropriate Corporate ID listed above.

Start saving today with the Sprint Credit Union Member Discount.

(CONTINUED FROM PAGE 1)

2015. Each merger has added between \$900,000 and \$9 million to our assets, and we have worked hard to retain the majority of the members acquired. Today, our assets exceed \$84 million, and we serve more than 14,200 members.

We remain committed to our membership and the credit union philosophy of "People helping people," and it is our honor to be recognized by the Community Development Financial Institutions Fund, which enables us to provide critical funds for economic growth and opportunity to more communities on Oahu. This is an endeavor that makes us especially proud.

As a member of Hawaii Federal Credit union, you can save on your wireless data each month!



New Fee Schedule Effective March 1, 2017

Please note that Hawaii Federal Credit Union is updating our Fee Schedule for various account services. These new fees, which you will find on the enclosed revised Fee Schedule, will become effective on March 1, 2017. If you require additional information or have any questions, please call Member Services at 847-1371, option 3.

Nominations For The Board of Directors

The Nominations Committee announces the following for the Board of Directors:

CECILIA BECKETT – Incumbent for an additional term of 3 years and currently holding the position of Board Secretary. Cecilia has been a member of the credit union for 39 years and has served on the Board of Directors for the past 25 years. Cecilia and her husband own and manage Russell's Business Advertising Specialties.

MICHAEL KENNY – Incumbent for an additional term of 3 years and currently holding the position of Board Member. Michael has been a member of the credit union for 36 years and has served on

the Board of Directors for the past 15 years. Before starting his consulting business in 2006, Michael was the Chief Financial Officer for Gaspro.

Join the Hawaii Federal Credit Union 'Ohana at the 2017 Annual Meeting, which will be held on Saturday, March 18 at 9:30 a.m. at the credit union.

Enjoy a Continental breakfast with us and meet your Board of Directors and Management Team. In addition, you will have a chance to win some fantastic door prizes.

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

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

0.30% 0.30%

CERTIFICATES

Minimum Deposit \$1,000.00
(Paid Quarterly)

90 Days

0.25% 0.25%

6 Months

0.40% 0.40%

12 Months

0.50% 0.50%

18 Months

0.60% 0.60%

24 Months

0.75% 0.75%

IRA CERTIFICATES

Minimum Deposit \$500.00
(Paid Quarterly)

9 Months

0.50% 0.50%

12 Months

0.65% 0.65%

18 Months

0.75% 0.75%

30 Months

1.00% 1.00%

LOAN PROGRAMS

New Auto Loans
(terms up to 5 yrs.)

Starting at 1.99%

New Auto Loans
(terms up to 7 yrs.)

Starting at 2.99%

Used Auto Loans
(terms up to 6 yrs.)

Starting at 2.99%

Personal Loans

Starting at 4.99%

Personal Line of Credit

Starting at 10.00%

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

*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 12/13/16 (unless otherwise noted) and subject to change without notice.



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