

# Points of Interest

JULY 2018

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## Safe Use of Your Debit & Credit Cards

*Hawaii Federal Credit Union reminds members to continue to review your debit and credit card statements in the wake of the recent data breach discovered at Zippy's Restaurants. After members began reporting debit card fraud related to the breach, Hawaii FCU took the necessary steps to minimize both the impact to members as well as losses to our member-owned credit union.*

The information impacted by the data breach included cardholder names, card numbers, expiration dates and security codes for credit and debit cards used at Zippy's Restaurants, Napoleon's Bakery, Kahala Sushi and Pearl City Sushi between November 23, 2017 and March 29, 2018. With the summer travel season upon us and the busy holiday season on the horizon, members should take extra care in monitoring their card statements.

Here are three important keys to the safe use of your debit and credit cards:

### 1. SEE SOMETHING, SAY SOMETHING.

Swift action prevents further fraud and protects your accounts. Check your transaction history on your monthly statements carefully, or monitor your card use online. If you see fraudulent activity, report it to the credit union immediately at (808) 847-1371, option 3.

### 2. BEFORE YOU GO, LET US KNOW.

Inform the credit union beforehand if you will be traveling outside of Hawaii to prevent your transactions from being denied. For your security, the credit union typically blocks such transactions unless you notify us about when and where you will be traveling.

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## HOLIDAY SCHEDULE

INDEPENDENCE DAY  
Wednesday, July 4, 2018

LABOR DAY  
Monday, September 3, 2018

COLUMBUS DAY  
Monday, October 8, 2018



## President's Message

As mentioned on the first page of our newsletter, the public was recently made aware of a data breach at Zippy's. Unlike other breaches, this one had a direct impact on many of our members and the credit union.

Soon after Zippy's made the public aware of the breach we started seeing fraud on the East Coast and eventually in Honolulu. It happened very quickly and, therefore, caused us to take the necessary steps to protect our members' accounts and reduce our losses while trying to minimize the inconvenience to our members. We had to take swift action because in most cases involving fraud, Hawaii Federal Credit Union will be the one absorbing the cost of the fraudulent transactions.

We would like to apologize to our members who were directly or indirectly impacted by this unfortunate incident. We will make sure to see what can be done to improve our process in handling future similar situations.

If you have comments, questions, or concerns, please call me at 808-441-4201 or email me at [cindy@hawaiifcu.org](mailto:cindy@hawaiifcu.org).

Mahalo!

*Cindy Geiling*

**CINDY GEILING**  
PRESIDENT & CEO

## Dive Into Fun with More Summer Cash

*Don't let this summer slip away before having some real summer fun! Hawaii Federal Credit Union lets you dive right in with a Personal Loan of up to \$25,000! Rates begin as low as 2.99%\* on terms of up to 12 months.*

It's not too late to fly off to your favorite travel destination, arrange a staycation for the whole family, or even consolidate bills to put more fun money into your monthly budget. Apply for your Personal Loan today by visiting the credit union or by going online at [www.hawaiifcu.org](http://www.hawaiifcu.org) to complete an application.

Better hurry before the sun sets on your summer plans and our Personal Loan offer. Get more out of summer — and out of life — with Hawaii FCU!

\*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.

## More Families are Filing FAFSAs Here's Why You Should Too

Eighty-six percent. That's the proportion of families that filed a Free Application for Federal Student Aid (FAFSA) last year, according to How America Pays for College, a 2017 study by Sallie Mae and Ipsos. The number is at a 10-year high — and for good reason. The FAFSA can give students access to \$150 billion in grants, work-study funds, and federal student loans.

If you know students and families thinking of applying, these tips can help.

1. File your application early. FAFSA applications can be submitted starting October 1. Federal financial aid is awarded on a first-come, first-served basis, so try to complete your application early. Added bonus? An early application may mean you receive your Student Aid Report (SAR) and Expected Family Contribution (EFC) earlier. You may also get your financial aid award packages earlier too, depending on the school.
2. Gather the right materials. You'll need your family's tax return to file your FAFSA as well as your Social Security and driver's license number, your parents' Social Security numbers and birth dates, W-2 forms, and bank statements.
3. Apply, even if you think you might not qualify. Think your family's income is too high for aid? Nearly every student is eligible for some form of financial assistance, regardless of income. So, apply!
4. Avoid scams. Remember, the "F" in FAFSA stands for free. The only site you should use to get a FSA ID and submit the FAFSA is [FAFSA.gov](http://FAFSA.gov).

Get more details about the FAFSA at [SallieMae.com/FAFSA](http://SallieMae.com/FAFSA).

## Cash In on the BENefits of Membership with Hawaii Federal Credit Union.



The BENefits of credit union membership and the reliability of Sprint's network will have you seeing dollars signs. Right now, Hawaii Federal Credit Union members can get a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.

### GET YOUR BENS!

- **\$100** for every new line you activate with Sprint.
- Current Sprint customers receive a **\$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards.
- A **\$50 loyalty cash reward** every year for every line.
- **25% off accessories** in store with the Sprint Credit Union Member Cash Rewards Program.

### HOW TO GET IT:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

### STAY CONNECTED:

Visit [LoveMyCreditUnion.org/Ben](http://LoveMyCreditUnion.org/Ben) to learn about the BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!



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## Safe Use of Your Debit & Credit Cards

### 3. WHICH TO USE? DEBIT OR CREDIT?

Use caution about when and where you are using your debit card. There are times when a credit card is the better choice—such as when making hotel or car reservations, or when making large purchases—because card issuers usually have anti-fraud and “zero-liability” policies in place. On the other hand, because a debit card is linked to your checking account, it provides almost instantaneous payment and enables you to limit spending only to the amount in your account.

If you have any questions, please call Members Services at (808) 847-1371, option 3.





## 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.

### 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	0.70%	0.70%
12 Months	1.00%	1.00%
18 Months	1.00%	1.00%
24 Months	1.10%	1.10%

#### IRA CERTIFICATES

Minimum Deposit \$500.00 (Paid Quarterly)		
9 Months	0.85%	0.85%
12 Months	1.15%	1.15%
18 Months	1.15%	1.15%
30 Months	1.25%	1.26%

\*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 6/22/18 (unless otherwise noted) and subject to change without notice.

#### LOAN PROGRAMS

	APR**
New Auto Loans (terms up to 5 yrs.)	Starting at 2.49%
New Auto Loans (terms up to 7 yrs.)	Starting at 2.99%
Used Auto Loans (terms up to 6 yrs.)	Starting at 3.49%
Personal Loans	Starting at 2.99%
Personal Line of Credit	Starting at 9.00%
Share Secured	2.50%
Visa Platinum	9.00%
VISA Gold	10.50%
VISA Classic <sup>+</sup>	14.88%

\*\*APR = Annual Percentage Rate. Rates subject to change without notice. All loans subject to approval. Final rate based on credit score.

<sup>+</sup> 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