

Points of Interest

April 2017

IN THIS ISSUE

Personal Loan Consolidates Spring Bills

80th Anniversary Certificate Special

Get Away Today

Discounted Mainland Fares on Hawaiian Airlines

Get More. Pay Less. (Two Things That Work Great Together.)

Get a \$100 Cash Reward for Every New Line

Get In the Fast Lane With Our Auto Loan!



Personal Loan Consolidates Spring Bills

Spring is always welcomed as the season of renewal and growth. But unfortunately, spring also can signal rapid growth in personal bills. Taxes, home repairs, family travel and auto repairs are just a few of the additional expenses that can spring up at this time of year. At Hawaii Federal Credit Union, we're springing into action to help with personal loans up to \$15,000 and rates as low as 4.99% APR* for up to 36 months.*

Our personal loan provides you with a way to meet your obligations today while enabling you to keep monthly payments low and spread them out over as many as 36 months. Our personal loan rates may also save you money by allowing you to pay off higher interest debt at a lower rate. In addition, consolidating all your debt into one monthly loan payment can take the hassle out of bill paying, make life easier, and free up your time for more fun!

Who couldn't use up to \$15,000* to take care of personal expenses? Apply for your personal loan today by visiting our website at www.hawaiifcu.org and completing an online loan application, or you can stop by the credit union to fill out a loan application in person. Please remember that we will need copies of your last two paystubs to process your loan application.

Use our personal loan to consolidate your bills this spring, and take time to smell the flowers. Turn to Hawaii FCU for financial solutions for every season.

*Annual Percentage Rate (APR). Final interest rate, term, and maximum loan amount based on your credit score and other underwriting factors. All loans subject to approval. Most recent 2 paystubs required with completed loan application.



HOLIDAY SCHEDULE

MEMORIAL DAY
Monday, May 29, 2017

INDEPENDENCE DAY
Tuesday, July 4, 2017



November 1985

President's Message

Our member surveys have been mailed out and we have already received a good number of responses. If you received a survey and have not returned it, please do so promptly.

Every survey is important and it will help us understand your needs, areas we're doing well in, and, most importantly, where we can make improvements to make your credit union even better.

We had our 80th Annual Meeting on March 18 at the credit union and I would like to thank all of our members that were able to attend. We are excited to have two new Supervisory Committee members: Tony Benavente and Kekoa Beaupre. Both names may be familiar to many of you. Tony worked for the credit union for 17 years before retiring in 2016 and Kekoa served on the Board of Prince Kuhio FCU for 10 years and as Chairman for 3 years. We look forward to working with our new volunteers.

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

Mahalo!

Cindy Geiling

CINDY GEILING
PRESIDENT & CEO

80th Anniversary Certificate Special

Hawaii Federal Credit Union is celebrating 80 years of service to our members! To highlight this milestone, we are offering a special certificate with an interest rate of **1.21% APY*** for 12 months! Take advantage of this special limited-time offer by opening a new certificate today!

*Annual Percentage Yield (APY). Certificates are subject to early withdrawal penalty and fees could reduce earnings on the account. For a limited time only. MAXIMUM DEPOSIT OF \$250,000 PER ACCOUNT. RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Get Away Today

Get Away Today and Hawaii Federal Credit Union are thrilled to share all of the fun going on in Southern California this summer! Now is the perfect time to plan your vacation at an affordable price. You won't want to miss all these exciting events:

- New Beauty and the Beast themed limited time experiences have arrived at Disneyland
- Guardians of the Galaxy: Mission BREAKOUT! opens May 27, 2017
- Summer of Heroes is coming to Disney California Adventure with new Marvel experiences on May 27, 2017
- The Food and Wine Festival is returning to DCA from March 10 – April 16, 2017
- The Main Street Electrical Parade will have its final performance on June 18, 2017
- Rivers of America including Fantasmic!, Tom Sawyer's Island and more are reopening this summer.
- Also, the Wizarding World of Harry Potter at Universal Studios Hollywood is a must see when visiting Southern California. Summer is the perfect time to try the Frozen Butterbeer and test your wizarding powers!

Be sure to visit getawaytoday.com or call 855-GET-AWAY and mention Hawaii Federal Credit Union when booking.

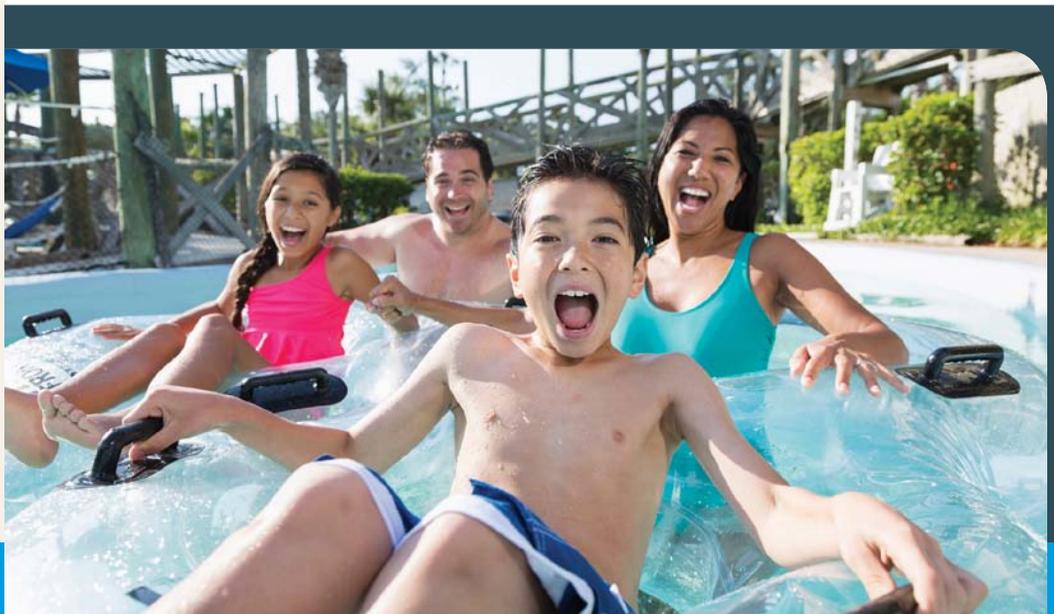
Discounted Mainland Fares on Hawaiian Airlines

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.





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) 589-8920 Ext 56119
 (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.

Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Get In the Fast Lane With Our Auto Loan!

Looking for cash to buy a new set of wheels? Let Hawaii Federal Credit Union move you into the fast lane with a pre-approved Auto Loan! We'll help you save money and keep your monthly payments low with new auto rates starting as low as 1.99% APR* for up to five years and used auto rates beginning as low as 2.99% APR* for up to 6 years.

Getting pre-approved for an auto loan is the smart way to shop, because it puts you in the driver's seat. You'll know exactly how much you can spend and how much your monthly payments will be, which will help steer you to the best possible deal on your next new or used vehicle.

Hawaii FCU can accelerate you toward the finish line, too. Just visit our website at www.hawaiiFCU.org and complete an online loan application. Or, stop by the credit union to fill out an application in person. We'll also need copies of your last two paystubs to complete your loan application.

So whether you're looking for the sportiest statement on wheels, a dependable truck for work, or a reliable van to transport the kids to practice and games, let Hawaii FCU be the fuel for your next purchase. Move into the fast lane and get behind the wheel with a pre-approved Auto Loan from Hawaii FCU.

*Annual Percentage Rate (APR). Final interest rate, term, and maximum loan amount based on your credit score and other underwriting factors. All loans subject to approval. Most recent 2 paystubs required with completed loan application. Other rates and terms available.

2017 Annual Meeting Election Results

Our 80th Annual Meeting was held on Saturday, March 18, 2017. 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: Cecilia Beckett and Michael Kenny.

In addition, the Board of Directors appointed 2 new Supervisory Committee Members: Anthony Benavente and Kekoa Beaupre. They join existing members Rhonda Sato, Alan Ah Yo, and Wesley Blackstad.

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 commitment, support, and passion has allowed us to reach new heights.

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.hawaiifcu.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)

Amount	RATE	APY*
\$100.00 - \$499.99	.15%	.15%
\$500.00 & Over	.15%	.15%

Amount	RATE	APY*
Kid's Club (Paid Quarterly)	.15%	.15%
\$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%

*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 3/21/17 (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

LOAN PROGRAMS

Program	APR**
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