



# Lifeline

FOR MEMBERS OF HAWAII'S ONLY FIREFIGHTER CREDIT UNION

2ND QUARTER 2020

## Your credit union is your lifeline

We're not just talking about COVID-19 worries

Whether you're affected directly by COVID-19 or other factors have affected your finances, your credit union is available to help in crisis – for any type of crisis!

Each member's situation is unique and our loan officers and member service staff are prepared to outline your options.

It doesn't matter if you're a really active member, or one with a single account: *We're still Your Lifeline for a Lifetime!*

Call **808-853-2355** to discuss your options or e-mail [MemberService@HFDFCU.org](mailto:MemberService@HFDFCU.org).

### Win \$500

When you refer a new member!

Current Members: **Refer a new member** who qualifies for our 'Get \$250' giveaway and you'll be entered to win \$500 from our quarterly member drawing.

# Get \$250

For new members who join with a Savings, Checking, and HFDFCU Debit MasterCard!

- Open Savings & Checking
- Activate Debit MasterCard
- Establish at least \$500 in ACH or Payroll in 45 Days

**Refer a new member**  
They get \$250. You could win \$500!

Products and services subject to membership eligibility. \$250 dividend bonus credited 90 days after opening if: Opened with \$20 each for savings & checking; Debit MasterCard is activated; and Incoming payroll/ACH is established and received for at least \$500 within 45 days of account opening. Dividend bonus available after crediting. One bonus per new member account. Other restrictions may apply. Subject to change or cancellation without notice.

## Your Choice Certificate Special

Even as rates are declining. Act now!

**2.10%** APY  
24-Month Certificate

**2.00%** APY  
12-Month Certificate



Choose the term that's best for you and earn the corresponding rate when opening with \$10,000 or more from any other institution.

**Limited time offer.  
Open yours today!**

APY is Annual Percentage Yield. Products and services subject to membership eligibility. All products, services, offers, and rates, fees, terms, and restrictions subject to change or cancellation at any time. Other rates and terms available. Minimum to earn is \$10,000; Must be opened with funds from outside financial institution. Subject to penalty for early withdrawal, which may reduce earnings. Dividends credited quarterly to Regular Savings. Other restrictions may apply.

# Submit your scholarship application!

Don't miss the deadline to apply for the HFDFCU Board Scholarship Award!

All members are encouraged to apply who intend to pursue post-high school education in any field.



## Deadline to apply is May 29, 2020

Last year's recipient Ku'uipo Gonzales-Reyes said "Credit unions ensure [members] are taken care of."

HFDFCU CEO Jon Mitomi agreed, sharing "That's our goal and purpose as a credit union as well as with this scholarship. I encourage all members to apply!"

**A downloadable application for this year's scholarship is available at HFDFCU.org.**

## Branch Holidays and Special Hours

Friday, April 10, **Good Friday**

Monday, May 25, **Memorial Day**

Thursday, June 11, **King Kamehameha Day**

*Last Wednesdays, monthly, closed at 2:00 PM for staff development.*

**New Product!**

# Introducing Flash Loan

Because sometimes life needs you to get a sure and productive answer in a flash!

At some point, almost everybody has an emergency or a tight time frame in which to act. That's where HFDFCU's newest loan solution, **Flash Loans**, can help. An HFDFCU Flash Loan isn't a payday loan or a high-interest trap.

Flash Loan is a member-focused loan solution that takes into account your loyal membership and an instant approval with instant funding process.

**Flash Loan is easy as 1-2-3 with approval\* in a flash!**



## Flash Loan provides peace of mind and approval in a flash

Simple and quick, Flash Loan fills the need for members who may need more than their 'rainy day' fund can provide and who need funds in a flash.

If all requirements\* are met, Flash Loan approval is instant and automatic.

## Getting a Flash Loan is easy as 1-2-3

We built Flash Loan to make it easy for members. The process is simple!

1. Apply online or in-branch.
2. Our loan officer will confirm your details by phone or in-person.
3. If requirements are met, Flash Loan is instantly approved and funded.

## Qualifying for a Flash Loan is easy

Most members qualify\* for instant approval of a Flash Loan. Plus, most members may not even need to visit us in-branch for one.

- ▶ For firefighters, must be a member at least one (1) year.
- ▶ For other members, must be a member for at least three (3) years.
- ▶ Fixed term is 12 months; Fixed rate is 12% APR
- ▶ Maximum borrowed amount is \$1,200

Our loan officers can help outline your options and help you in a flash!

## Even if a Flash Loan isn't for you, we can still help!

A Flash Loan may not be enough for everyone. Whether you're interested in a Flash Loan or want to discuss other options, our loan officers are always available. **Call 853-2355 or visit HFDFCU.org to apply today!**

Products and services subject to membership eligibility. All loan products subject to credit review and contracting age for applicant. \*Flash Loan available only with 12-Month term, 12.00% APR, Maximum borrowed \$1,200, and monthly payment of \$107. To receive instant approval and funding: Member must have been a member for at least one (1) year for firefighters or at least three (3) years for other members; Must have active direct deposit or incoming electronic transfers of \$100 or more per month; Must be a member in good standing; Must not have caused the credit union a loss; Must not have any loans or credit cards in delinquent status.

Flash Loan limited to rate and term as described; Limited to individual borrower; Limited to one Flash Loan per qualified member at any given time. Subject to change or cancellation at any time. Deviations from any rate, term, or restrictions as described may be offered as a Personal Loan.

## Current Members Can **Win \$500**

When you refer a new member!

**Refer a new member**  
who qualifies for our 'Get \$250'  
giveaway and you'll be entered  
to win a member drawing each  
quarter for \$500.

## Get \$100

Current HFDFCU members  
when you apply for a  
Visa® Platinum Credit Card

- Apply for a Visa® Platinum Credit Card\*
- Use your new credit card to make at least \$250 in purchases in 45 days

Apply today and earn!



## Keiki can earn!

New & current HFDFCU keiki members  
can earn a free 'Ground Hornbill'  
1-Year Pass to Honolulu Zoo

- Open or already have a keiki account
- Keiki makes three in-person deposits on separate days of at least \$5 each

Deposit and earn!



Honolulu Zoo is not a sponsor.

## Direct deposit information for tax returns

To have your federal or state tax returns deposited electronically or to pay for your taxes electronically using your HFDFCU account, provide the credit union's routing number plus your full account number, then specify savings or checking.

- ▶ Routing number  
3213 79 151
- ▶ Your account number

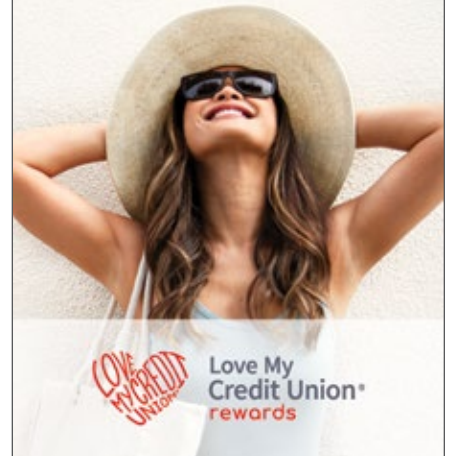
Plus, don't forget you  
could win \$25,000  
with TurboTax!



## TurboTax \$25,000 Sweepstakes

Save up to \$15  
on TurboTax and  
get a chance to  
win \$25,000

Go to [HFDFCU.org](http://HFDFCU.org)



## Congratulations! Recent Prize Winners



**Brett Johnson**  
\$250 Cash Dividend



**Les Shiroma**  
\$100 Gift Card for  
Hawaiian Airlines



Must be member in good standing. Bonus posted 90 days after qualification; \$250 is a dividend bonus, available after crediting. One bonus per member account. Other restrictions may apply. Subject to change or cancellation without notice. \*Subject to credit approval; Credit card details at HFDFCU.org



## Apply for an HFDFCU \$500 firefighter grant

Sometimes all it takes is a small boost to achieve a goal or to reach that next level in your professional readiness. That's why HFDFCU has created our latest *Lifeline Benefit: firefighter grants*.

Firefighter and future firefighter members of HFDFCU are eligible to receive individual grants of \$500 for firefighter- and fire science-related training and professional development.

### Available immediately

We've released a preliminary number of individual grants. Any member in good standing is welcome to apply. Future grants will be released and issued quarterly based on demand.

### Use it for training, certification, and more

**For current firefighters:** Use it for any out-of-pocket, non-reimbursed expenses related to initial or recurrent training, certification, or other professional development that supports firefighting in Hawaii.

**For future firefighters:** Any recruit training, prep class, or fire science courses completed in preparation for becoming a firefighter.

### Applying is easy

We've made it simple to apply. Complete the application and provide requested documents, then send to us to begin the review process.

- ▶ Applications are reviewed as they are received.
- ▶ Funds are released in full after approval.
- ▶ Applications not funded can be re-queued for next period.

**Applications plus eligibility details and required documents are listed in the Lifeline Benefits section of our website, HFDFCU.org.**



**Honolulu Fire  
Department**  
Federal Credit Union

[HFDFCU.org](http://HFDFCU.org)

1200 N. School Street  
Honolulu, HI 96817  
Oahu 853-2355  
Toll-Free 800-592-2290

Toll-Free Direct Support

Visa® Platinum Credit Card  
Report Fraud or Disputes  
Report Lost, Stolen, Destroyed Cards  
800-442-4757

Debit MasterCard® & ATM Card  
Report Lost, Stolen, Destroyed Cards  
800-528-2273  
PIN Change  
877-267-6941

RescueNet Bill Pay  
Member Support  
855-840-5706



Federally insured by NCUA

## Congratulations to HFD's 106<sup>th</sup> recruit class!

