



Lifeline

FOR MEMBERS OF HAWAII'S ONLY FIREFIGHTER CREDIT UNION

3RD QUARTER 2020

COVID-19 Service Updates

Online Loan Applications, E-Documents, & E-Sign

Applying for loans, signing loan documents, and receiving loan funds are available online with desktop- and mobile-friendly alternatives.

RescueNet & E-Statements

All functions of RescueNet are mobile friendly even when accessing RescueNet by desktop or mobile browser.

Lobby Hours

Walk-in lobby hours are 8am to 2pm. Staff is available by phone or appointment 8am to 4pm.

Additional details on page 2.

Our best rates just got better for firefighters!

Firefighter exclusive rates

Starts at 5-Year Term, Fixed Rate As Low As

0.90% APR

New & Used Vehicle Loans

Now's the best time to buy *and* save!
Apply today at HFDFCU.org

Our rates are hard to beat for members and firefighters!
Our most popular loan and term is available for members and firefighters with great rates all around!

Vehicle Loan Rates 5-Year Term	Members	Firefighters
LEVEL 1	1.85% ^{APR}	0.90% ^{APR}
LEVEL 2	3.50% ^{APR}	2.25% ^{APR}
LEVEL 3	5.50% ^{APR}	2.75% ^{APR}

Rate is for 5-Year term, with payment example of \$17.05, \$17.64, and \$17.86 for Level 1, 2, and 3 respectively, per \$1,000 borrowed for firefighter members; \$17.46, \$18.19, and \$19.10 for Level 1, 2, and 3, respectively, per \$1,000 borrowed for other members. Firefighter rate requires automatic payment from existing HFDFCU Checking Account with monthly direct deposit and primary borrower with verifiable employment as active firefighter. Other rates and terms available. Other restrictions may apply. Subject to change or cancellation without notice. All loan products subject to credit review. Products and services subject to membership with Honolulu Fire Department Federal Credit Union.

3.90% APR

Limited Time Rate In June & July

More sun, pay less! With our Visa® Summer Rate

If you don't already have one, **apply for yours today!**



Visa® Summer Rate applies to purchases in June & July, then remains until Feb. 2021



APR is Annual Percentage Rate. Payments will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance with the highest APR's. Qualifying purchases made from June 1, 2020 through July 31, 2020 shall accrue interest at the promotional APR of 3.9%. The qualifying purchases shall continue to accrue interest at the promotional APR through the February 2021 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to the APR previously disclosed in your Credit Card Agreement. A late payment may cause your APR to revert to the APR previously disclosed in your Credit Card Agreement prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional offer. Additional restrictions may apply.

Credit union \$1,000 scholarship awarded to three members this year!

With nearly quadruple the number of applications received as compared to previous years, our credit union CEO Jon Mitomi explained, "we recognized the overwhelming need that exists and the opportunity for the credit union to help."

With that in mind, Honolulu Fire Department Federal Credit Union expanded its 2020 Scholarship awards to present the top three applicants each with a \$1,000 scholarship. Each applicant expressed the unique roles each of their families played in their dedication as well as their educational triumphs and future plans. Congratulations Kiana, Andie, and Kaya!



Kiana Kawahara

An HFDFCU member for 18 years, Kiana is a graduate of Moanalua High School and will be attending the University of North Texas College of Music.



Andie Perreira

An HFDFCU member for 16 years, Andie is a graduate of the University Laboratory School and will be attending Concordia University Irvine.



Kaya Takashige

An HFDFCU member for 18 years, Kaya is a graduate of Leilehua High School and will be attending Washington State University.



COVID-19 Branch Accommodations

While we continue full-service availability, please take note of these branch accommodations:

- ▶ Keep your **6-foot distance**.
- ▶ Help us **limit overcrowding** by limiting branch visitors only to those conducting transactions.
- ▶ Outside of **limited walk-in lobby hours (8am to 2pm)**, our staff is available by phone or pre-arranged appointment.

These accommodations and any changes are listed at [HFDFCU.org](https://www.hfdfcu.org).

Branch Holidays and Special Hours

Friday, July 3, **Independence Day**

Friday, August 21, **Statehood Day**

Monday, September 7, **Labor Day**

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

Have you considered HFDFCU as a collecting spot for raising funds?

For firefighters facing unanticipated medical or catastrophic costs or memorial collections, sometimes every penny counts. And while services like GoFundMe are convenient, the fees associated with their convenience can sometimes exceed 3% of total collected funds.

Members in good standing, who are raising funds for an active or retired firefighter, may be eligible to use the Honolulu Fire Department Federal Credit Union as a fund raising collecting spot.

While there are many purposes for raising funds, HFDFCU is able to assist in collecting funds for only medical or catastrophic expenses, or memorial funds.

Setting-up a collecting funds account for this purpose is easy:

- ▶ Account set-up for benefit of the recipient
- ▶ Deposits from members and non-members accepted
- ▶ Deposits at CO-OP Shared Branch locations*
- ▶ No collecting fees or monthly service fees

For more information or to set-up a collecting account, call our Member Service team at 808-853-2355 or e-mail MemberService@HFDFCU.org.

*Not available for all collecting accounts.



Mahalo HFD!

Throughout May, credit union staff visited HFD stations and offices to share gifts and our thanks for the work HFD does for our community. We may not have been able to visit with each watch, but our appreciation extends to all!

Look for additional pictures from some of our visits inside.



Ewa Beach



Waikale



Sunset Beach



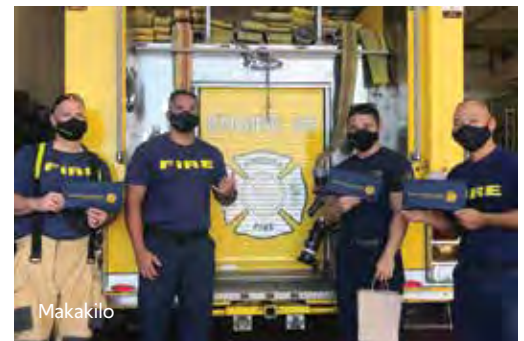
Kapolei



East Kapolei



Waiau



Makakilo



Mililani Mauka



Kailua

Our Mahalo HFD project took us to each station in May with gifts and our thanks

Mahalo HFD!

Credit union staff visited HFD stations and offices to share gifts and our *mahalo* in appreciation of firefighters and fire department employees.

Mahalo again to the men and women of HFD!



Kahaluu



Hauula



Capt. Moore, Makiki



Olomana



Wahiawa



Kaneohe



Aikahi



Waianae



Pearl City



Nanakuli

Moanalua



Mililani



Waipahu

Waimanalo



Hawaii Kai

Kaaawa



Palolo

Kahuku

Mahalo for supporting our staff!

Our committed crew who keep our operation going

Sometimes we don't get to thank each member individually. But know that those gifts and treats as well as your kind words don't go unnoticed. Thank you for taking the time to appreciate our staff. Our staff appreciates you!



Dan, Guy, Rose, Malia and Nick, Renee, Shelly, & Char

Board of Directors elected; Officers chosen for 2020

The nomination and election of our credit union's Board of Directors closed with each open position being filled by acclamation.

- ▶ **2020-2022 Term:** Guy Katayama and Alexander "Alikea Beck, Jr. were each nominated and elected by acclamation (unopposed).
- ▶ **Residual of 2018-2020 Term:** Joseph "Jay" Kemmler and Gary Viela were both re-nominated and elected to fill the remaining year in their terms, each having been nominated by the Board of Directors to fill vacant seats for this 2018-2020 term.

Introducing our credit union's Board of Directors for 2020:



Guy Katayama
Board Chairman



Kevin Lyons
Board Vice Chairman



Gary Viela
Board Treasurer



"Alikea" Beck
Board Secretary



"Jay" Kemmler
Board Director



**Honolulu Fire
Department**
Federal Credit Union

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

Important Update

Included with statements is a notice of updates made to certain agreements that govern the accounts, products, and/or services you have with Honolulu Fire Department Federal Credit Union. Please review those changes, which include instructions on retrieving those updated agreements.