



Lifeline

FOR MEMBERS OF HAWAII'S ONLY FIREFIGHTER CREDIT UNION

MID-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.

▶ Limited time Balance Transfer Rate Special



Act now to pay less!

3.90% APR

Look for it! **Balance Transfer Rate**

Pay down any high-rate balances or bills with a balance transfer to your HFDFCU Visa® Platinum!

*APR = Annual Percentage Rate. We will begin charging interest on these checks on the transaction date. The financial institution may, at its discretion, issue checks to you which may be used for any purpose other than making a payment for credit to your account. By signing a check you authorize the financial institution to pay the item for the amount indicated. Your account must be in good standing and the financial institution reserves the right to return any item on accounts if your account is either in default, you have exceeded your credit limit, or if the item you wish us to pay would cause the outstanding balance in your account to exceed your credit limit. If you use one of these checks, you will not be eligible for a grace period on new purchases as long as any promotional balance is outstanding. Checks used to access your account may not be accepted if presented in a format other than the enclosed checks; unacceptable forms may include converting the enclosed checks to an e-check, a telephone initiated check, or other form. All previously disclosed financial institution applicable fees for copy of paid check, stop payment on check and non-sufficient funds check (NSF) will be assessed at the time they are incurred. Rewards and/or rebates are not eligible with this offer. Payments made to your account will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance with the highest APRs. Not all cardholders will qualify for this special balance rate special offer.



Lifeline Loan Protection

Protect your family against the unexpected!

Protect your loan payments against death, disability, or involuntary unemployment and protect your family's finances.

Lifeline Loan Protection with Life Plus adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent.

Your purchase of Lifeline Loan Protection with Life Plus is optional & will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, & exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of debt protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid.

Touchless Debit MasterCard® and Apple & Google Pay Coming!

Original roll-out was 2021; Now coming in late 2020



We've sped-up our roll-out of HFDFCU's Debit MasterCard®

being issued with touchless cards and for use in digital wallets Apple Pay and Google pay.

All Debit MasterCard renewals starting in October will be done using touchless cards. Shortly after that, digital wallets will be enabled for all Debit MasterCards.

With either enhancement, you'll

be able to wave your card or your mobile digital wallet device over a touchless-enabled payment terminal to complete purchases without inserting your card.

Both enhancements are expected to roll-out in early 4th quarter.

There are no additional processing or reissuance charges related to either enhancement.

Similar technology will be rolled-out for Visa® Platinum credit cards after our online access upgrade.

Upgraded online access for Visa® Platinum credit cards

Look for a mailer being sent in late August to all cardholders

We're working on an upgrade of the online access system for Visa® Platinum credit cards.

In the upgraded system, more features will be available in addition to electronic account statements and reviewing and reporting potentially fraudulent transactions.

An upgrade guide will be mailed to all cardholders in late August.



**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