

Mid-1st Quarter 2023



Lifeline

For members of Hawaii's only firefighter credit union

Consolidate higher-rate bills at 1.99% APR

As rates keep rising, a fixed rate Consolidation Loan starting as low as **1.99% APR for a 12-month term** will help.

Other terms and rates available.

Apply today at [HFDFCU.org](https://www.hfdfcu.org)



Bill Consolidation

12-month term, fixed loan rate as low as

1.99% APR

It's easy to transfer balances to your HFDFCU Visa®

No balance transfer fee.
No annual fee.

Plus, balance transfers are self-service, available whenever you are. **See inside for details.**



Apply for HFDFCU's Board Scholarship

Credit union members are invited to apply for HFDFCU's Board Scholarship, which awards \$1,000 to qualifying applicants seeking higher education.

While preference is always given to firefighter member families, all HFDFCU members are invited to apply. Last year, members Shayna Nakamura and Ka'eo Isayama each received Board Scholarship awards.



Ka'eo Isayama



Shayna Nakamura

Applications must be submitted by Friday, May 26, 2023.

Download an application at [MyHFDFCU.org/scholarship23](https://www.mycreditunion.gov/scholarship23)

Save the date for Annual Meeting: March 11, 2023



This year's Annual Meeting will be hosted by telephone conference call. Members wishing to listen to the full meeting in-person can attend at HFDFCU's branch.

Pre-registration is required

All attendees must pre-register to attend. To register, call 808-853-2355, Ext. 199 to leave your name and call-back number. We'll return the call to reconfirm attendance.

Wondering about federal insurance?



Accounts can be insured for more than \$250,000. Learn more:

<https://www.mycreditunion.gov/insurance-estimator>

Balance transfers are easy with your HFDFCU Visa®

With no balance transfer fee and the ease of a self-service portal to start a balance transfer, it's always the right time to transfer a higher-rate balance to your HFDFCU Visa® Platinum credit card.

It's easy to start a balance transfer:

- ▶ Start in RescueNet, then tap **+ Loan Accounts**
- ▶ Tap the credit card account corresponding with the last 4 digits of your active card to be taken to the **EZCardInfo** portal
- ▶ In EZCardInfo, tap **Account Services**
- ▶ Then tap **New Balance Transfer** to start

Don't have an HFDFCU Visa Platinum credit card? Get yours today! **Apply at HFDFCU.org.**

Limited time offer

Don't miss our new year Share Certificate rates

Act now before they're gone

Minimum \$10,000 to open. Outside financial institution funds required.

Or qualify with an active checking account and uninterrupted direct deposit for the past six (6) months.

1-Year Share Certificate

Active & Retired Firefighter & Fire Dept. Members

4.25%

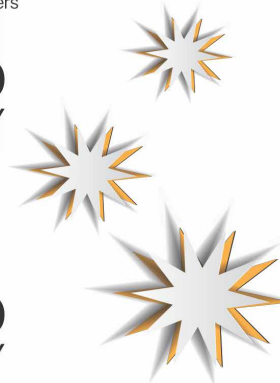
APY

1-Year Share Certificate

All HFDFCU Members

3.50%

APY



Balance Transfer

It's really time to transfer higher-rate bills to your Visa®

No balance transfer fee.
Easy self-service portal.

Start in RescueNet today!





Love My Credit Union® rewards

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



Start at MyHFDFCU.org/taxes23



Direct deposit for your taxes

Use HFDFCU's routing number
3213 79 151 then use either:

- ▶ **Savings Account number**, your 3-to 6-digit number; or
- ▶ **Checking Account number**, 10-digit number printed on your paper checks

For details on how to find your Savings Account or Checking Account number, visit MyHFDFCU.org/directdeposit.

Can't call? Text us!

Skip the call if a text message is easier. Send us a text to 808-853-2355.

More at MyHFDFCU.org/text



HFDFCU

Hawaii's only firefighter credit union

HFDFCU.org

Call or Text 808-853-2355

1200 N. School St. · Honolulu, HI 96817 · 808-853-2355

Branch Hours



Weekdays
8:00 am to 4:00 pm

Last Wednesdays, monthly
8:00 am to 2:00 pm

Branch Holidays

New Year's Day, observed
Monday, January 2, 2023

Martin Luther King, Jr. Day
Monday, January 16

  Federally insured by NCUA. NMLS Lender 462791

Debit Mastercard®

Card Activation & PIN Change
833-681-3522

Report a Lost or Stolen Card
833-933-1681

Report Unauthorized Transactions
866-279-1399

RescueNet Bill Payer

Member Support
855-840-5706

Visa® Platinum Credit Card

Cardholder Support & Balances
833-541-0763

Report a Lost or Stolen Card
833-541-0777

Report Unauthorized Transactions
833-541-0763

Products, services, offers, rates, and terms subject to change or cancellation; Subject to membership eligibility; Other restrictions may apply. Loan products subject to credit review. Not all members will qualify for all products and/or services. Honolulu Fire Department Federal Credit Union ("HFDFCU") is sole sponsor of all offers. Some offers made exclusively to Fire Members: Any HFDFCU member who is an active or retired firefighter or fire department employee.

Certificate Special: APY is Annual Percentage Yield. Account Primary Member who qualifies as a Fire Member will earn 4.25% APY, all other members will earn 3.50% APY. Minimum to open and earn is \$10,000. Must be opened with funds from outside financial institution, or at time of opening, with an account with an active checking account and active direct deposit of more than \$500 per month for six (6) months prior to opening. Subject to penalty for early withdrawal, which may reduce earnings. Dividends credited quarterly to Regular Savings. Other restrictions may apply. **Bill Consolidation Loan:** Rate shown for best credit, 12-Month term; Payment sample is \$84.23 per \$1,000 borrowed. Other rates and terms available. **Visa Balance Transfers:** Your account must be in good standing and HFDFCU 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. Rewards and/or rebates are not eligible with balance transfers. Payments made to your account will be applied per your card payment allocation previously disclosed in your account terms.