



Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters

Mid 1st Quarter 2022

Firefighter Auto Loan
Fixed Rate, 5-Year Term

0.85% APR

Direct Deposit & Auto Pay Required

Firefighter-exclusive auto loan rate is back!

Fixed Rate, 5-Year Term
Auto Pay with Direct Deposit Required

Find dealers and vehicles at MyHFDFCU.org/findcars

Firefighter auto loan is back and more flexible

5-Year Term, 0.85% APR

As auto inventory returns to local dealerships, HFDFCU's firefighter-exclusive auto loan rate is back at just the right time.

- ▶ Fixed rate, 5-year term
- ▶ Requires auto pay with direct deposit
- ▶ For active & retired firefighters

Mention HFDFCU financing at most dealerships, including Servco and New City Nissan and a branch visit may not be necessary.

To locate vehicles and participating dealers, MyHFDFCU.org/findcars.

Additional restrictions may apply. See page 2 for details.

It's really time to jump on a HELOC! With our HELOC, you're in control

Choose a 12, 24, or 36-Month introductory period and the corresponding rate. After your chosen introductory period ends, a variable rate applies.

A HELOC with HFDFCU is simple and easy to manage!

- ▶ No annual fee
- ▶ No usage or withdrawal fee
- ▶ No pre-payment penalty

Our Loan team can answer questions about HELOCs and more.

Don't wait! Call 808-853-2355 or e-mail Loans@HFDFCU.org.

"Mortgage rates jump to highest level since March 2020,"

Wall Street Journal, Jan. 13, 2022



Choose your own introductory period and corresponding rate with our HELOC!

<input type="checkbox"/> Choose Option 1 12-Month Intro. Rate then a Variable Rate* 0.75% APR	<input type="checkbox"/> Choose Option 2 24-Month Intro. Rate then a Variable Rate* 1.75% APR	<input type="checkbox"/> Choose Option 3 36-Month Intro. Rate then a Variable Rate* 3.25% APR	Current Variable Rate 4.25% APR <small>Initial advance required. See page 4 for details.</small>
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Graph of 30-year fixed rate mortgage average, source: Federal Reserve Economic Data. HELOC details on page 2 Equal Housing Lender. NMLS Lender 462791



**Honolulu Fire
Department**
Federal Credit Union

HFDFCU.org

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

Follow @HFDFCU



**Updated
Numbers**

Toll-Free Direct Support

Visa® Platinum Credit Card
Card Activation & Account Balance
833-541-0763

Report Lost or Stolen Card
833-541-0777

Fraud Verification Support
855-961-1602

Debit MasterCard® & ATM Card

Report Lost, Stolen, Destroyed Cards
800-528-2273

PIN Change
877-267-6941

RescueNet Bill Pay Support
855-840-5706

NCUA Federally insured by NCUA

All products, services, offers, rates, and terms subject to change or cancellation. Subject to membership eligibility. Other restrictions may apply. All 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 the sole sponsor of all offers.

Firefighter auto loan rate, page 1 Rate is current as of 01-01-2022. Rate fixed for 60-month term with best credit. Sample payment of \$1705 per \$1,000 borrowed. RATE IS SUBJECT TO CHANGE PRIOR TO APPROVAL. Other rates and terms available. Requires HFDFCU membership, direct deposit with automatic payment, primary borrower with verifiable employment or retirement as firefighter. Other restrictions may apply. Existing HFDFCU loan refinancing may not be eligible. Available for new and used vehicle purchases, but not all vehicles or purchases may qualify. Refinance of existing HFDFCU vehicle loans not eligible. Toyota is not a sponsor. **HELOC, page 1** Offer is valid for qualifying applications. Introductory Rate will be fixed for chosen interval, as indicated. Option 1 Introductory Rate will be effective for twelve (12) months as indicated, then variable; or Option 2 Introductory Rate will be effective for twenty-four (24) months as indicated, then variable; or Option 3 Introductory Rate will be effective for thirty-six (36) months as indicated, then variable. After the Introductory Period, the APR may vary at any time and will be equal to the U.S. Prime Rate, published daily in The Wall Street Journal, plus a margin of 1.00% for HELOC with automatic payment from HFDFCU Checking Account (margin is 1.25% without automatic payment from HFDFCU Checking Account) for a qualifying first lien or second lien first mortgage on an owner occupied fee simple Hawaii property for combined loan-to-value (LTV) not exceeding 80%. *Current variable rate is 4.25% with a floor rate of 4.00% and maximum of 18.00%. Other rates, terms, fees, and underwriting scenarios are available for applications not meeting the above criteria. Existing junior liens must be paid off and may be paid by an initial draw from the new line of credit. Initial advance must be at least \$25,000. You must also maintain fire, hurricane, and flood (if in flood hazard zone) insurance on the property that secures the HELOC. Existing HFDFCU HELOC will not be eligible for this introductory rate. Other terms, requirements, and restrictions may apply. All or parts of this promotion subject to change or cancellation. Products and services subject to membership eligibility. Loans subject to credit review. All rates, offers, terms, policies, and other restrictions subject to cancellation or change and may vary based on credit worthiness, employment verification, collateral requirements, or other qualifications. Rates may increase and amount financed will depend on applicant's credit score. Other terms, conditions, or restrictions may apply. **Consolidation Loan, page 3** Rate is for 12-month term and best credit with sample payment of \$84.23 per \$1,000 borrowed.

Take care of those bills!

with a Consolidation Loan

- ▶ Pay down higher-rate bills
- ▶ Get ready for tax season
- ▶ Take care of tuition
- ▶ And so much more!

Apply at HFDFCU.org

Details below.

Consolidation Loan
Rate for 12-Month Term starts at
1.99% APR



New! -Quick loan payments using EZPayment

Make a loan payment instantly with EZPayment

Pay Loans or Transfer Funds using any of these methods with EZPayment



Use your Debit MasterCard® or Visa® Check Card or any account from a US financial institution to pay your loans or transfer funds to your HFDFCU savings account.



It's simple and easy in 1-2-3!

Visit HFDFCU.org, find **EZPayment** under the *Services* menu.

1. Locate your account and establish an access PIN
2. Create a payment method
3. Post a payment or transfer

A convenience fee applies. Payments are posted within 1 day.



Love My Credit Union rewards

Save on TurboTax® and H&R Block® this tax season!

HFDFCU members can now get special savings with TurboTax and H&R Block.

Start at MyHFDFCU.org/taxes2022

