

1st Quarter 2023



Lifeline

For members of Hawaii's only firefighter credit union

Take care of your holiday bills and more at 1.99%^{APR}

Are the holidays still on your mind for all the wrong reasons?

As rates keep rising, a fixed rate Consolidation Loan can help in many ways.

- ▶ Get rid of higher-rate bills
- ▶ Improve monthly cash flow
- ▶ Lower payments

Consolidation Loan starts at a fixed rate of **1.99% APR for a 12-month term**. 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}

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

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.

Love My Credit Union® rewards

SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.

INTUIT turboTax

Start at MyHFDFCU.org/taxes23

H&R BLOCK

For the new year

Min. \$10,000 to open. Outside institution funds or active account terms required.

Limited time!

1-Year Share Certificate
Active & Retired Firefighter & Fire Dept. Members

4.25%
APY

1-Year Share Certificate
All HFDFCU Members

3.50%
APY



Congratulations to Kainoa Liu!

Congratulations to firefighter Kainoa Liu for winning HFDFCU's 2022 year-end **Holiday Loan Bonus & Giveaway.**

Based at the Lanai Airport Aircraft Rescue and Firefighting Station, Kainoa was both appreciative of and surprised to have his name drawn as the winning entry.



Kainoa with son Koa

In addition to the \$500 grand prize for Kainoa, HFDFCU awarded more than \$4,000 to other members who qualified for bonuses and giveaways during HFDFCU's Holiday Loan promotion.

Join our e-mail list so you don't miss any future promotions. Visit **MyHFDFCU.org/email** to subscribe.



Call for nominations for HFDFCU Board of Directors

HFDFCU's Board of Directors is still looking for nominees interested in serving as a volunteer. Any member in good standing is invited to stand for election for any of two open positions for the 2023-2025 term and one position available for the remainder of the 2021-2023 term.

With the self nomination deadline passed, the remaining method to be nominated is by petition:

- ▶ **Nomination by Petition:** Petition materials must be received in office by Friday, February 3, 2023. Information on submissions is available by calling 808-853-2355, Option 5.

After all qualified nominations are received, a list of nominees and an election status announcement will be posted in-branch and online at **MyHFDFCU.org/board23**.

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.

We're looking for your input!

Share feedback with us. Or share how HFDFCU has been there for you.

Visit **MyHFDFCU.org/howzit** for details or e-mail your story directly to **howzit@hdfdcu.org**.

Tell us!
Share your story with us

Sharing holiday aloha across all fire stations

Highlights of 'Aloha' visits made throughout December by HFDFCU's loan team to share holiday cheer.





HFD FCU

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



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Report a Lost or Stolen Card
833-933-1681

Report Unauthorized Transactions
866-279-1399

RescueNet Bill Payer

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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

Can't call? Text us!

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

Learn more at MyHFDFCU.org/text.

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 ("HFD FCU") is sole sponsor of all offers.

Certificate Special, page 1: APY is Annual Percentage Yield. Account Primary Member who qualifies as a Fire Member* will earn 4.25% APY, all other members will earn 3.25% 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.