



Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters

1st Quarter 2022

Celebrate our 85th and you could win!

It's the best time to be a member and win



We're marking HFDFCU's 85th anniversary with specials and giveaways in 2022.

The only way to get early notice of these and more offers is by joining our e-mail list, including for:

- ▶ Monthly drawings
- ▶ Dividend bonus giveaways
- ▶ Quarterly loan specials

Plus, we're opening an online store to sell 85th anniversary logo items to raise money for our partner non-profit organizations.

See our 85th Anniversary insert. For all other updates visit MyHFDFCU.org/85th.

Branch Holidays

Monday, January 17
Martin Luther King, Jr. Day

Monday, February 21
Presidents Day

Friday, March 25
Prince Kuhio Day

Friday, April 15
Good Friday

Special Hours

Staff Development - Last Wednesdays of each month, closed at 2:00 PM.

Don't miss 85th anniversary giveaways & specials in 2022!

Join our e-mail list to be notified early.

Learn more at HFDFCU.org See our insert, too!



Our firefighter-exclusive auto loan rate is back and it's better than ever!

A lower rate, plus now available when you need it — year-round

Not only has it returned, our firefighter-exclusive auto loan rate was lowered for our 85th anniversary, now at 0.85% APR for a 5-year term. Plus, for maximum flexibility, it's available all year-round.

- ▶ For all active and retired firefighters
- ▶ For new or used vehicle purchase from a participating dealer
- ▶ Requires direct deposit
- ▶ Requires automatic loan payment or transfer

A branch visit may not be necessary when purchasing from a participating dealer. For a complete list of participating dealerships or to search vehicle inventory, visit MyHFDFCU.org/findcars

Our Loan team is also available to answer questions.

Available when you need it. All year-round!

Firefighter Auto Loan
5-Year Term, Auto Pay Required

0.85% APR

Our firefighter-exclusive Auto Loan Rate is better!
Still for active and retired firefighters.

Apply at HFDFCU.org



New service - EZPayment at HFDFCU.org

With EZPayment, last minute loan payments are easy!

Pay your loans or transfer funds to your HFDFCU savings account with any outside debit card or savings and checking account.

Do it in 1-2-3! It's simple!

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.



Logan-Ray Gaspar



Kacie Shimizu

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, two applicants qualified. Logan-Ray Gaspar and Kacie Shimizu each received Board Scholarship awards.

Applications must be submitted by Friday, May 27, 2022.

Download an application at MyHFDFCU.org/news



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



Congrats Christopher Nolan and other giveaway recipients!

Christopher Nolan, at left with his family, was the recipient of our \$250 end-of-year giveaway.

Other members received \$100 each when they participated in our Black Friday 'mystery bonus,' which ran from November 22 to 30.

With HFDFCU's 85th anniversary in full-swing in 2022, be sure to join our e-mail list so you won't miss any opportunities to win.

Join our e-mail list at MyHFDFCU.org/email

Spreading our holiday aloha with HFD stations

Credit union staff visited these and all other Honolulu fire stations with appreciation gifts this past holiday season.



Mahalo for helping to donate \$3,100 to Kapiolani Children's Miracle Network

All contributions made in Hawaii stay in Hawaii



Your Children's Miracle Network Hospital

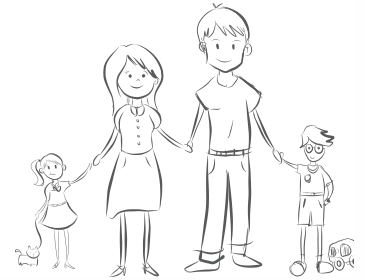
HFDFCU members rose to the call for contributions to Kapiolani Children's Miracle Network with in-branch contributions and sales of HFDFCU logo items, including face masks, tote bags, and vehicle sun shades.

Through these efforts, HFDFCU contributed more than \$3,100 to Kapiolani Children's Miracle Network in support of the credit union industry's goal of raising more than \$140,000. Plus, all Hawaii contributions stay in Hawaii.

Earn \$85 for every new member referral

Refer any new member who opens with direct deposit to earn \$85

Referral coupons at MyHFDFCU.org/refer85



Share the exclusive benefits of HFDFCU membership

It's the perfect time to share the exclusive benefits of HFDFCU membership while earning an extra \$85 for each referral. Plus, new members will also have an opportunity to earn their own \$85 bonus.

For details and to download referral coupons, visit MyHFDFCU.org/refer85

Clean up from the holidays

with a Consolidation Loan

Consolidation Loan
Rate for 12-Month Term starts at

1.99%
APR

Apply at HFDFCU.org

Details on page 4.

Both HFDFCU.org & MyHFDFCU.org belong to HFDFCU

HFDFCU.org will remain our credit union's website address, where you'll find access to RescueNet and loan applications — and more.

MyHFDFCU.org was created so we could share links to parts of our own website and other providers, with one recognizable name and address, to encourage trust in such links.

We've posted additional information about this at MyHFDFCU.org/shortlinks

Annual Meeting 2022 to be held by telephone again

Scheduled for Saturday, March 12, 2022

This year's Annual Meeting will once again be hosted in a telephone-only format to ensure the meeting can be confirmed no matter the potential changes with City rules on gatherings. Set for Saturday, March 12, the meeting will begin at 10:00 am Hawaii time.



Pre-registration is required

Members wishing to attend must register by calling 808-853-2355, Ext. 116. Register by Monday, February 14.

- ▶ Leave full name and daytime call back number
- ▶ We'll call to confirm your registration

Meeting materials and dial-in instructions will be mailed

Once your registration is confirmed, details on dialing-in plus any meeting materials will be mailed.

Open nominations continue for HFDFCU Board of Directors

Any member in good standing is invited to consider Board positions. One open position is available for the 2022-2024 term and another two appointed positions are each available for one year nominations.

Any interested member may be nominated in either of two methods:

- ▶ Self-Nomination: The deadline for this method was Friday, November 12, 2021 and is now closed.
- ▶ Nomination by Petition: The deadline for this method is Friday, February 4, 2022. All such nominations must be received with a Nomination by Petition Packet along with the signatures of at least 50 members in good standing.

Nomination by Petition packets and additional information are available from HFDFCU administration staff, call 808-853-2355.

Send self nominations or Nomination by Petition packets to: **HFDFCU, Nominations Committee, 1200 N. School Street, Honolulu, HI 96817.**

Candidate and Election Information — After both nomination deadlines are closed, biographies of candidates will be available in-branch and online at MyHFDFCU.org/board22



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



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-exclusive auto loan rate, page 1: Rate is current as of 01-01-2022; Rate is fixed for 60-month term on approval 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. Photo courtesy Toyota. **Member referral \$85 bonus, page 3:** We may cap total bonus dividends provided. Referring member receives \$85 dividend bonus after referred member establishes membership with direct deposit, and direct deposit is verified. All must be members in good standing; Closed and reopened accounts do not qualify. Bonus is forfeited and may be reclaimed if frivolous activity detected, NSFs posted to account(s), and/or account(s) closed within 90 days of opening or posting of bonus dividend. **Consolidation Loan, page 3:** Rate is for 12-month term and best credit with sample payment of \$84.23 per \$1,000 borrowed. **85th Anniversary giveaways and special offers:** Members must be in good standing, with no accounts or loans in default or negative status in order to qualify. Each giveaway and special offer will be outlined with specific rates, terms, qualifications, and restrictions.