



# Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters **Mid-2nd Quarter 2022**



**Power-Up Discount**  
Off of Standard Auto Loan Rates  
**0.75% OFF**

Electric and hybrid purchase or refinance

[MyHFDFCU.org/poweruploan](http://MyHFDFCU.org/poweruploan)



**Buy or refinance an electric or hybrid auto**  
Take 0.75% off any standard auto loan rate

HFDFCU will take 0.75% off standard auto loan rates when financing a qualified electric or hybrid electric vehicle.

If you've financed with the carmaker or elsewhere to capture immediate rebates or discounts, talk to our Loan team for a refinance with HFDFCU to get a Power-Up discount!

All standard auto loan rates and terms are eligible.

Talk to our Loan team! Or visit [MyHFDFCU.org/poweruploan](http://MyHFDFCU.org/poweruploan)

**Fire-exclusive auto loans**  
Take 0.85% off of any standard auto loan rate

Available for firefighters and fire department staff. Lock-in your rate with the easiest flexibility as you wait for vehicle inventory to catch up.

- ▶ Get HFDFCU financing on-site at participating dealers, like Servco
- ▶ Any standard auto rate and term available
- ▶ For new or used auto purchases
- ▶ Requires direct deposit & automatic payment

With on-site dealer financing, HFDFCU reviews applications to apply fire-exclusive discounts from dealer-quoted standard rates.

Call our Loan team 808-853-2355 or e-mail [Loans@HFDFCU.org](mailto:Loans@HFDFCU.org)

**Fire Discount**  
Off of Standard Auto Loan Rates  
**0.85% OFF**

See details, page 2



**Home Equity Line of Credit from HFDFCU**  
Stay in control with your choice of intro. period and intro. rate

With a Home Equity Line of Credit from HFDFCU, stay in control with your choice of the introductory period and corresponding introductory rate. So even as we expect rates to rise, you're able to lock-in your preference.

Now's the time to apply. Call our Loan team today!

With our HELOC, you choose: Intro. Period & Corresponding Intro. Rate

**0.75% APR**

Option 1

12-Month Intro. Rate then a Variable Rate

or

**1.75% APR**

Option 2

24-Month Intro. Rate then a Variable Rate

or

**3.25% APR**

Option 3

36-Month Intro. Rate then a Variable Rate



Get started now!

Our Loan team is available to get things started and answer questions



Call or E-Mail

808-853-2355 or [Loans@HFDFCU.org](mailto:Loans@HFDFCU.org)

**4.50% APR**

Current Variable Rate

As of 04-01-2022

## Refer HFFA members to join HFDFCU and raise funds!

### Raise up to \$30 for every new HFDFCU member and raise funds with HFFA



For every HFFA member who joins HFDFCU, the credit union will donate \$10, plus an additional \$20 if that new member also applies for any new loan or credit card.



- ▶ Join from Oahu and HFDFCU will donate to the **Honolulu Firefighters Foundation**; or
- ▶ Join from any neighbor island and HFDFCU will donate to the **Hawaii Professional Firefighters Foundation**

HFFA members and ohana on all islands can join HFDFCU. Plus, once a firefighter joins, they become eligible for all HFDFCU products and services, including HFDFCU's fire-exclusive auto loan rate.

**Refer someone! For more details, visit [MyHFDFCU.org/HFFA2022](http://MyHFDFCU.org/HFFA2022)**

**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



## Consolidation Loan

**It's time to pay down those higher-rate bills and credit card balances**

With interest rates set to rise, better rates from HFDFCU can help!

**Apply today at [HFDFCU.org](http://HFDFCU.org)**



**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.

**Power Up auto loan discount, page 1:** Rate discount current as of 04-01-2022; Any electric or plug-in electric/hybrid vehicle meeting HFDFCU's collateral underwriting guidelines will trigger a 75 basis point (0.75%) reduction in the standard auto loan rate and corresponding term that the member is qualified for. Cannot be combined with other loan rate discounts or special loan rates. Payment sample for best available rate with reduction is \$1718 per \$1,000 borrowed with 5-year term. Other rates and terms available. Requires HFDFCU membership, direct deposit with automatic payment. Existing HFDFCU loan refinancing may not be eligible. Available for new and used vehicle purchases, but not all vehicles or purchases may qualify. **Firefighter auto loan discount, page 1:** Rate discount is current as of 04-01-2022; Any primary borrower qualified as an active or retired firefighter, fire department employee, or firefighter union member will trigger an 85 basis point (0.85%) reduction in the standard auto loan rate and corresponding term that the borrower is qualified for. Cannot be combined with other loan rate discounts or special loan rates. Payment sample for best available rate (1.10% APR, which includes discount) is \$1714 per \$1,000 borrowed with 5-year term. Other rates and terms available. Requires HFDFCU membership, direct deposit with automatic payment, primary borrower with verifiable employment or qualification. Existing HFDFCU loan refinancing may not be eligible. Available for new and used vehicle purchases, but not all vehicles or purchases may qualify. Toyota is not a sponsor. Photo courtesy Toyota. **Home Equity Line of Credit, 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 4.50%, 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. Subject to 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. **HFFA membership drive, page 2:** Each Hawaii Fire Fighters Association member who joins HFDFCU as a primary HFDFCU member will trigger a \$10 donation to either Honolulu Firefighters Foundation or Hawaii Professional Firefighters Foundation, if joining from Oahu, or any neighbor island, respectively. An additional \$20 donation to the same organization will be made if the same member applies for any new personal or auto loan, personal line of credit, home equity line of credit, or Visa Platinum credit card at the same time. Contribution made in aggregate. Contribution does not represent cash value to member.

## Toll-Free Direct Support

### Visa® Platinum Credit Card

Account Balance & Cardholder Support  
833-541-0763

Report Lost or Stolen Card  
833-541-0777

### Debit Mastercard® & ATM Card

Card Activation & PIN Change  
833-681-3522

Report Lost or Stolen Card  
833-933-1681

Report Unauthorized Transaction  
866-279-1399

### RescueNet Bill Pay

Member Support  
855-840-5706

## Branch Hours & Holidays

### HFDFCU Branch Hours

Weekdays  
8:00 am to 4:00 pm

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

### Upcoming HFDFCU Branch Holidays

Memorial Day  
Monday, May 30

King Kamehameha Day, Observed  
Friday, June 10

Juneteenth National Independence Day  
Monday, June 20

Independence Day  
Monday, July 4

Statehood Day  
Friday, August 19