



# Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters **Mid-3rd Quarter 2022**



**Help us raise funds for Hawaii Foodbank**  
Now until Sept. 30

Calling all members to support HFDFCU's efforts to raise funds for Hawaii Foodbank from now until September 30.

Donate in-branch or purchase a HFDFCU grocery tote for \$5. Or if you prefer, donate online using our donation portal.

Details about our fundraiser and a link to donate online is available at [MyHFDFCU.org/foodbank22](https://MyHFDFCU.org/foodbank22)



**Fire Training Loan**  
Fixed Rate for 12- or 24-Month Term

**1.74%** APR

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

## Fire training loan rate 1.74% APR for continuing education or training

HFDFCU firefighter members paying for continuing education, certification, training, or related conferences qualify for an exclusive loan program and rate.

Exclusively at 1.74% APR with a term up to 24 months, this training loan program is available year-round.



### Watch for RescueNet upgrades

As mobile deposit is being prepared for widespread roll-out, watch for additional upgrades to RescueNet mobile and RescueNet desktop access.

To learn more, visit [MyHFDFCU.org/rescuenet22](https://MyHFDFCU.org/rescuenet22)

## As inventory comes back, our fire-rate is still here!

Includes our 0.85% fire-exclusive discount

**Fire-Exclusive Rate**  
Auto Loan Rate, 5-Yr. Term As Low As  
**1.10%** APR

Other terms and rates are also available. Active and retired firefighters and fire department staff are eligible for HFDFCU's fire-exclusive, lowest-available auto loan rate.

View inventory at [MyHFDFCU.org/findcars](https://MyHFDFCU.org/findcars)



**Bill Consolidation**  
Loan Rate, 12-Month Term As Low As

# 1.99% APR

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



## Multiple ways to take control of your bills

Whether your priority is the lowest-possible payment or rate, or maximum flexibility, plan to consolidate your bills — especially those high- or variable-rate bills!

### ✓ Home equity line of credit

If you're a homeowner, a HELOC from HFDFCU gives you up to 80% of the value of your home for many uses, including bill consolidation.



### ✓ Bill consolidation loan

If you're interested in the lowest-possible fixed-rate solution, a specific bill consolidation loan can help tackle high payments or high balances.

### ✓ Balance transfer to HFDFCU Visa® Platinum credit card

If you want more control on timing, consider balance transfers to your HFDFCU Visa Platinum credit card. Our card is designed specifically for balance transfers.

## Our HFDFCU Visa® credit card rate is a fixed rate. Period.



### A fixed rate matters

A fixed rate means predictable payments.


### Keep your other cards, too!

Keep earning miles and rewards with other cards, then transfer any high-rate balances to your HFDFCU Visa.

### It's a great everyday card

Bottom line is your HFDFCU Visa Platinum credit card is a great all-around card.

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



- Earn 1% cash back on purchases
- No annual fee
- No foreign transaction fee
- No balance transfer fee
- No higher balance transfer rates

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. **Firefighter Auto Loan rate with discount, pg. 1:** Rate discount current as of 07-01-2022; Any primary borrower who is 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, includes discount) is \$17.14 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 eligibility. Existing HFDFCU loan refinancing may not be eligible. Available for new and used vehicle purchases, but not all vehicles or purchases may qualify. Photo courtesy Toyota, which is not a sponsor. **Fire Training Loan, pg. 1:** Rate is for 12-month or 24-month term with best credit; Sample payment per \$1,000 borrowed for 12-month term: \$84.12 per month; for 24-month term: \$42.43. **Bill Consolidation Loan, pg. 2:** Rate is for 12-month term with best credit; Sample payment per \$1,000 borrowed for 12-month term: \$84.23.



**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

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

Hawaii Statehood Day  
Friday, August 19

Labor Day  
Monday, September 5

Federal Columbus Day  
Monday, October 10

Election Day  
Tuesday, November 11