



Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters

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

Mobile deposit returns in July and now a part of RescueNet mobile

Mobile deposit will return in July and will be a part of HFDFCU's own RescueNet mobile app for iOS and Android devices.

Starting in mid-July, HFDFCU's RescueNet mobile app will be activated with mobile deposit first for members who have already used our old mobile deposit feature. Then in late July, mobile deposit will be activated for remaining members.

Be sure you're ready for mobile deposit:

Update your information to ensure mobile deposit functions properly when it's available for you:

1. Log-in to RescueNet with any desktop, tablet, or mobile browser
2. Tap the gear icon at top right, then tap *Personal Information*
3. View your contact information, and add or update your e-mail address and cell phone, both of which are required for mobile deposit
4. Tap OK to save

See page 4 for details on how to use mobile deposit. For additional details, visit MyHFDFCU.org/rescuenet

Use of mobile deposit subject to Mobile Deposit Agreement. Additional restrictions may apply.

Mobile Deposit
Late July!



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



Important details on page 4.

Give your recent graduate a boost from HFDFCU

Redeem a \$50 bonus!

Establish membership for your recent graduate and apply for their own starter Visa® Platinum credit card to earn a \$50 bonus



Important details on page 4.

HFDFCU membership just makes sense for recent graduates starting out

Open a Savings and Checking account

A Savings account is what gets that membership going. And a Checking account is where everyday spending, plus a Debit Mastercard starts.

Add a starter Visa® Platinum credit card

Consumer laws require a co-signer for those under 21, so this is the perfect opportunity. Plus, building credit is crucial for more than future borrowing. HFDFCU can help with an appropriate credit limit to help build credit, while encouraging constructive use of credit products.

Access the national CO-OP Shared Branch network

While parents and family can continue to deposit from Hawaii, access via the CO-OP Shared Branch network is convenient for in-person deposits and withdrawals across the country.

HFDFCU scholarships awarded to two

This year, HFDFCU awarded two \$1,000 Board Scholarships to two members whose fathers are Honolulu firefighters.

In reviewing these top applications, HFDFCU CEO Guy Usui said “It makes the purpose of our scholarship more meaningful knowing both recipients are from firefighter families.”

Congratulations to Ka’eo and Shayna!

Ka’eo Isayama



A graduate of Kalaheo High School, Ka’eo, whose father is a Honolulu firefighter, is planning on completing college then returning to Honolulu to become a firefighter.

Ka’eo plans to attend Arizona State University.

Shayna Nakamura



A graduate of Mid-Pacific Institute, Shayna plans to study engineering to make a difference in the world in her own quiet way.

Shayna’s father is a Honolulu firefighter; she plans to attend the University of Washington.

Fire Training Loan

Fixed Rate for 12- or 24-Month Term

1.74% APR

Important details on page 4.

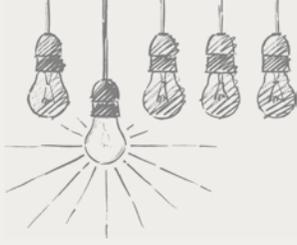


Fire training loan rate 1.74% APR for continuing education or training

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.

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



Busting some myths about credit unions

Myth: Services are basic

HFDFCU is a full-service institution with full-service products and services — including technology solutions like self-service payments and account access.

Myth: No mortgages

HFDFCU offers multiple mortgage, home-buying, home-refinancing, and home equity options. Talk to our real estate loan officers.

Myth: Not enough ATMs

HFDFCU cards are accepted, without fees, at all ASB and FHB machines throughout Hawaii. That's more than 300 ATMs available without fees.

Myth: Credit committee is used in loan decisions

HFDFCU has not used Board or Committee reviews for everyday loan applications in nearly 20 years!

Our loan officers are specially-trained lending professionals who deliver independent loan decisions.

Myth: Inconvenient branch

Our single office in Kapalama does so much more.

- ▶ Loan documents can be signed electronically
- ▶ In-person deposits, withdrawals, and loan payments can be done at CO-OP Shared Branch locations

We're always ready to assist members.

HFDFCU members have multiple options available for consolidating bills

Whether your priority is the lowest-possible payment or rate, or maximum flexibility, consider all your options on consolidating 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.

In an economy like this, that's a key feature!

A fixed rate matters

A steady HFDFCU Visa rate means payments can be predictable.

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.



Earn 1% cash back on purchases

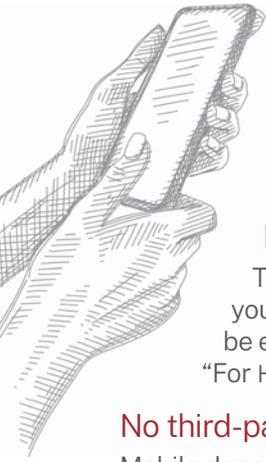
No annual fee

No foreign transaction fee

No balance transfer fee

No higher balance transfer rates

Apply today at HFDFCU.org



Get familiar with the rules of HFDFCU's mobile deposit

Mobile deposit is easy and simple to use. Following our quick tips and requirements is also easy and simple!

Endorsements are specific

To receive proper credit, your deposited checks must be endorsed specifically with "For HFDFCU Mobile Deposit."



No third-party or restricted checks

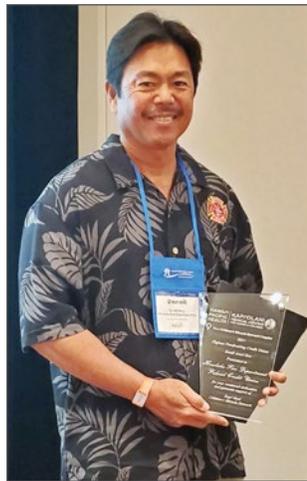
Mobile deposit will not accept third-party checks signed over to you from a third-party or if it's imprinted with a restrictive endorsement.

Be sure you're familiar with HFDFCU's mobile deposit

Mobile deposit is separate from walk-in or branch deposits. Be sure you're aware of how that affects you:

- ▶ Don't re-deposit mobile deposits in-branch; Keep all mobile deposit checks for 30 days after they clear; Then destroy them.
- ▶ Take time to review rules for HFDFCU's mobile deposit, which may be different from other institutions.

View all mobile deposit rules and guidelines at MyHFDFCU.org/rescuenet



HFDFCU Board member, Director Darrell Kong accepted HFDFCU's award.

HFDFCU among the highest fundraisers for Kapiolani

Thanks to member generosity, HFDFCU was the highest-fundraising credit union in its category in 2021 for fundraising for Kapiolani Hospital and the credit union industry's Children's Miracle Network campaign.

Credit unions from across the state joined forces to raise funds for Hawaii's only Children's Miracle Network hospital.

Every dollar raised stays in Hawaii, benefitting Kapiolani Hospital.

Mahalo for your generous support!



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

Independence Day
Monday, July 4

Hawaii Statehood Day
Friday, August 19

Labor Day
Monday, September 5

Federal Columbus Day
Monday, October 10

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 (11.0% 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. **Graduate bonus, pg. 2:** New or existing member must be a recent high school or college graduate and apply for Visa Platinum credit card to earn \$50 dividend bonus. Bonus paid after credit card is issued. **Fire Training Loan, pg. 2:** 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. 3:** Rate is for 12-month term with best credit; Sample payment per \$1,000 borrowed for 12-month term: \$84.23.

Look for important disclosure updates enclosed with this mailing.