



Lifeline

Celebrating 85 Years of Serving Hawaii's Firefighters

4th Quarter 2022



Don't miss it! From Nov. 21 through Nov. 25

Don't miss HFDFCU's Black Friday bonus, which will be available during the week of Thanksgiving.

Like with years past, HFDFCU's Black Friday bonus will be announced only by e-mail for members subscribed to HFDFCU's e-mail list.

Don't miss it! If you're not already subscribed or need to update your details, visit MyHFDFCU.org/email

Get \$5 for taking our 2022 member survey

Each member who completes HFDFCU's 2022 member survey will get \$5. Plus, you'll be entered to win our \$250 giveaway.



Member surveys help us stay focused on member needs.

For more information, go to MyHFDFCU.org/survey22

✂ Clip to save for the season

2022 Holiday Guide

There's something for everyone from HFDFCU this holiday season. Don't miss any of it!

'Tis the season for a certificate rate special

Share Certificate Special



1-Year Share Certificate
For Firefighter & Fire Employee Members

3.00% APY

Available for a limited time. Details, page 4.

1-Year Share Certificate
For All Other HFDFCU Members

2.00% APY

Available for a limited time. Details, page 4.



A magical **Visa®** rate
For purchases



Get **\$50!**
Our gift with any Holiday Loan



Special purchase rate
Limited time - For November & December

1.90% APR

Restrictions may apply. Details, page 4.

A Holiday Loan bonus
Apply and fund in October & November to earn

\$50 A direct bonus deposited for you!

Restrictions may apply. Details, page 4.

Enter to win \$500!

Earn an entry with every loan or credit card application

Apply now until 11/25/2022 to qualify!



Restrictions may apply. Details, page 4.

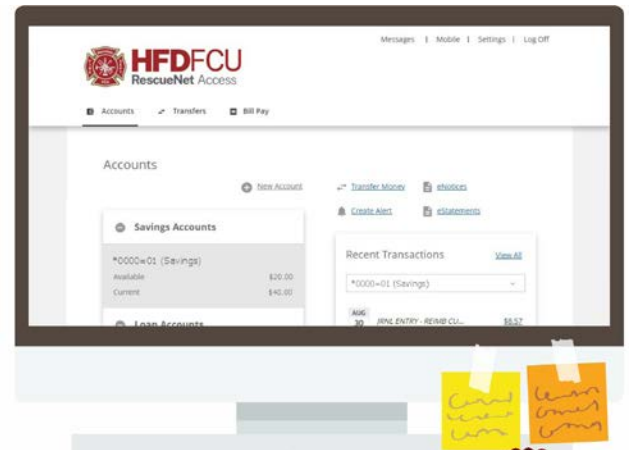
RescueNet online banking upgrade and new features are available

Starting October 6, members will see an upgraded RescueNet online banking home page and accounts page. As part of this upgrade, members will see the addition of three new features.

- ▶ **Outside Account Transfers** — Send, retrieve, or transfer funds between HFDFCU accounts and any US-based savings or checking account.
- ▶ **Cleared Check Images** — View the back and front image of any check that you've written.
- ▶ **Mobile Deposit** — Deposit directly to your HFDFCU savings or checking account using HFDFCU's RescueNet mobile app for iOS or Android devices.

The best part of RescueNet upgrades is your existing Logon ID (username) and Security Code (password) will still be the same. There's be no need to re-enroll.

For additional information about the new RescueNet, visit MyHFDFCU.org/newrescuenet



No need to re-enroll!

- ▶ Continue using **HFDFCU.org** to access RescueNet
- ▶ Use your existing Logon ID and Security Code

IdentityIQ is also available for added security!

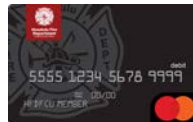
Members get 35% off any fee for IdentityIQ

Take control of your credit score with IdentityIQ and ScoreCasterIQ to reach your credit goals.

ScoreCasterIQ turns improving your credit score into a game. The "What If" simulator shows you exactly how making different moves affects your score and lets you play around with all different scenarios. No matter what you choose, you win. Plus all the benefits of improving your score!

IdentityIQ is available as part of HFDFCU's partnership with Love My Credit Union Rewards.

For more information, visit MyHFDFCU.org/curewards



Free identity theft service with HFDFCU Debit Mastercard®

Mastercard ID Theft Protection™ is available with one simple activation for all HFDFCU Debit Mastercard cardholders.

Mastercard ID Theft Protection helps eliminate the worry of identity theft by monitoring and alerting cardholders if suspicious activity is found.

Mastercard ID Theft Protection experts are available 24/7 to make things right so you can focus on the things that matter most in life.

This service is included with no additional charge. For more information about Mastercard ID Theft Protection, visit MyHFDFCU.org/idtheft

Request your HFDFCU Debit Mastercard today with your Checking Account.



Free identity theft service with HFDFCU Visa® credit card

ID Navigator Powered by NortonLifeLock provides HFDFCU Visa Platinum credit card cardholders with the tools to fight potential threats to your identity.

- ▶ Dark Web Monitoring
- ▶ Stolen Wallet and Restoration Assist
- ▶ One-Bureau Credit Monitoring Alerts
- ▶ Credit, Bank, and Utility Account Freezes
- ▶ US-based Member Service & Support

This service for Visa Platinum credit card cardholders is available at no additional cost. For more information and to enroll, visit MyHFDFCU.org/idtheft

Apply for your Visa Platinum credit card at HFDFCU.org



Don't fall for home refinance or tax scams!

Important for all, from kupuna to brand-new homeowners

Be aware that all real estate transactions are a matter of public record — available for any individual or company to view and use.

As a result, homeowners from kupuna to brand-new buyers who recently refinanced home-based loans will see an increase in direct mail, calls, and e-mails offering tax deals or refinance deals.

HFDFCU does not sell member data

Your lender's name, like HFDFCU's name is listed in these public real estate records.

When high-pressure outfits use public data to send you offers, they will use a lender's name from the public record to make it seem like your lender is sending an offer.

Don't assume all offers are legitimate

Don't assume all offers — especially high-pressure offers — are in your best interest.

Call HFDFCU — Our loan team can help!

When in doubt, call HFDFCU. Our home loan experts can help you understand what you're looking at.

Call 808-853-2355. Our lending team will help you make sense of it all.

Visit us Oct. 17 to 21 for a free gift during Credit Union Week

Along with credit unions from around the world, HFDFCU is celebrating its members during **Credit Union Week**, October 17 to 21.



Without our members, there'd be no credit union!



Visit us in-branch during Credit Union Week for your choice of a favorite local snack. Choose from nori are, li hing style dried peach, or li hing gummi bears — a token of our mahalo for being an HFDFCU member!

Get your favorite snack before they run out!

Available only while supplies last during in-person visits. One per in-person member.

HFD work shift calendars also available

During Credit Union Week, HFDFCU's HFD work shift calendar, which includes 2023, will also be available free to members and their families.



Fire-Exclusive Rate
Auto Loan Rate, 5-Yr. Term As Low As

1.10% APR

Includes 0.85% discount from our standard rate!

Auto Pay with Direct Deposit Required

Find dealers and vehicles at MyHFDFCU.org/findcars

Mobile Deposit now available with the HFDFCU RescueNet app

Convenient and easy check deposits with your HFDFCU RescueNet app

✓ Specific endorsement required

To receive proper credit, your deposited checks must be signed and 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.



Visit our Mobile Deposit page

Learn more about Mobile Deposit and retrieve our Mobile Deposit Agreement at MyHFDFCU.org/mobiledeposit



Honolulu Fire Department Federal Credit Union

[HFDFCU.org](https://www.HFDFCU.org)

1200 N. School Street
Honolulu, HI 96817
Oahu 853-2355
Toll-Free 800-592-2290

Follow @HFDFCU



Call for nominations for 3 open seats on HFDFCU Board of Directors

Like with all other credit unions, HFDFCU is overseen by a Board of Directors made up of volunteer, active credit union members. 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.



All positions are open for nomination with these methods:

- ▶ **Self-Nomination:** Submit a letter of your own intent as a candidate and summary of your qualifications. Self nomination materials are being accepted until Friday, November 12, 2021.
- ▶ **Nomination by Petition:** Must include an official 'Nomination by Petition Packet' and be accompanied by the signatures of at least 50 members in good standing. Nomination by Petition materials must be received in office by Friday, February 4, 2021.

Nomination by Petition packets and additional information are available from HFDFCU administration staff, call 808-853-2355, Option 5.

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

Federal Columbus Day
Monday, October 10

General Election Day
Tuesday, November 8

Veterans Day
Friday, November 11

Thanksgiving Day
Thursday, November 24

Christmas Eve Early Closure at 12:00 PM
Friday, December 23

Christmas Day, Observed
Monday, December 26

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. **Earn \$50 Bonus, page 1:** Primary borrower for any new personal loan applied and funded from 10/01/2022 through 11/30/2022 shall earn a \$50 dividend bonus credited to the primary borrower's Membership Savings account. Tax reporting of dividend bonus is responsibility of member. If multiple borrowers are listed, primary borrower's account will be used for dividend bonus. **Enter to Win \$500, page 1:** Primary borrower for any new personal loan or Visa Platinum credit card applied for from 10/03/2022 through 11/25/2022 shall be entered into a drawing, with a name chosen randomly on or after 11/25/2022 to receive a \$500 dividend bonus credited to the primary borrower's Membership Savings account. Tax reporting of dividend bonus is responsibility of member. If multiple borrowers are listed, primary borrower's account will be used for dividend bonus. Frivolous applications will forfeit entries altogether. **Certificate Special, page 1:** APY is Annual Percentage Yield. Account Primary Member who qualifies as a Fire Member will earn 3.00% APY, all other members will earn 2.00% APY. Minimum to open and earn is \$25,000. Must be opened with funds from outside financial institution. Subject to penalty for early withdrawal, which may reduce earnings. Dividends credited quarterly to Regular Savings. Other restrictions may apply. **Visa Purchase Rate, page 1:** Not all cardholders will qualify. Payments will be applied per your standard payment allocation. Qualifying purchases made from 11/01/2022 through 12/31/2022 shall accrue interest at the promotional APR of 1.9%. The qualifying purchases shall continue to accrue interest at the promotional APR through the July 2023 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to your standard rate. A late payment may cause your APR to revert to the APR previously disclosed in your Credit Card Agreement prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional offer. Additional restrictions may apply. Not valid where prohibited by law. **Firefighter Auto Loan rate with discount, pg. 3:** Rate discount current as of 09-30-2022; Any primary borrower who is a Fire 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 Member definition:** Any primary member or primary borrower who is an active or retired firefighter, fire department employee, or firefighter union member