



Lifeline

For Members of Hawaii's Only Firefighter Credit Union

4th Quarter 2021



HFD workshift calendars mailed starting Oct. 15

HFDFCU's 2022-2023 HFD workshift calendars are being mailed October 15.

Each primary member account will receive a calendar regardless of household address.

Additional copies will be available starting October 18, for \$5 each.

All calendar sales proceeds will be donated to our fundraising efforts for Kapiolani Children's Miracle Network Hospital, see page 3.

Branch Holidays

Monday, October 11
(Federal) Columbus Day

Thursday, November 11
Veterans Day

Thursday, November 25
Thanksgiving Day

Friday, December 24
Christmas Day, Observed

Friday, December 31
New Year's Day 2022, Observed

Special Hours

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

✂ *Clip to save for the season*

2021 Holiday Guide

We're here to help with ways to be ready for the season and to make it merrier!



Refinance any auto loan
Lower your payments!

Auto Refi Rate
60-Month Term, Starts as Low As
1.60% APR

Apply at HFDFCU.org



Load up for the holidays
with a Holiday Loan

Holiday Loan Rate
12-Month Term, Starts as Low As
1.99% APR

Apply at HFDFCU.org



Enter to win \$250

Every new loan application gets you an entry to win \$250—Perfect for the holidays!
Apply now until 11/24/2021 to qualify.



A jolly low Visa® rate
For purchases



Special Purchase Rate
Limited time. November & December
3.90% APR

For the holidays!



Black Friday specials, too!
Sent exclusively by e-mail

Mystery loan bonus
For loan applications received on Friday, November 26.
Debit MasterCard®
Members could earn a gift with qualifying purchases.

Join our Mailing List at HFDFCU.org

Details on page 4

Active or retired firefighter? Let us know so you'll earn at the highest Fire level!

We're introducing new dividend earning levels

Starting on October 1 for Holiday Club Accounts and January 1, 2022 for all other share accounts, dividend rates will be offered at different earning levels.

These new dividend levels enhance HFDFCU's commitment to our firefighter members as well as to our longtime and active members while still offering dividends to remaining members.

This change does not affect members who are 17 years and younger.

Active or retired firefighter? Easily earn at the Fire level!

Just let us know you're an active or retired firefighter and we'll qualify your membership for Fire level.

- ▶ Send a secure message while logged-in to RescueNet; or
- ▶ Call our Member Service team at 808-853-2355

Accounts earning at the Lifeline or Standard levels don't need to register.

Detailed disclosure enclosed

Look for a detailed disclosure that outlines the terms and rates as part of this change.

New dividend earning levels



Fire level

Active and retired firefighters
Earn our highest dividends for active and retired firefighters who are primary members.

Lifeline level

Long-time and active members
Next highest dividends for members of 10+ years and/or combined deposit and loan balance of \$15,000 or more.

Standard level

For our remaining members
Ensuring all members have the opportunity to earn dividends.



We're raising funds for Kapiolani CMN!

Now thru December

Buy HFDFCU logo items or HFDFCU's HFD work shift calendar with all proceeds going to our fundraiser for Kapiolani CMN!

With her sparkling smile and the prosthetic leg she named 'Sparkle,' Haumea, the Hawaii 'Champion' for CMN Hospitals, beams because of the great work that Kapiolani Medical Center for Women & Children contribute to the lives of patients like her.



Mahalo for helping to raise more than \$1,600 for the Hawaii Foodbank

With member help, HFDFCU was able to raise funds for the Hawaii Foodbank with proceeds from sales of logo items.



Mahalo for your contributions and purchases of HFDFCU logo items in July and August, exceeding \$1,600, which went directly to the Hawaii Foodbank.

Register your Visa® Platinum credit card at EZCardInfo.com

HFDFCU recently upgraded online access for Visa® Platinum credit card cardholders, also introducing the new address www.EZCardInfo.com.



With EZCardInfo, cardholders are in control!

- ▶ View transaction history and dispute transactions
- ▶ View statements and choose electronic delivery
- ▶ Post and schedule payments

Register your card today! Additional details are available at HFDFCU.org



RescueNet is mobile-friendly on its own

All functions available on desktop or mobile

Visiting HFDFCU.org using any browser is easy. Whether using your desktop or laptop browser or the browser with your tablet or mobile phone, it's all compatible and mobile friendly.

Always mobile friendly:

- ▶ HFDFCU.org
- ▶ RescueNet
- ▶ E-Statements from within RescueNet

Compatible mobile and tablet browsers

Use any browser like Apple Safari, Google Chrome, Microsoft Edge, or Mozilla Firefox.

Our RescueNet app is designed for on-the-go!

Our app provides the basics, designed for when you're on the go, in situations like:

- ▶ In line at checkout and need a quick account balance
- ▶ Kids asking how much to withdraw at an ATM
- ▶ Need a quick look-up if a transaction cleared

Access RescueNet by visiting HFDFCU.org with your mobile browser



Join us to celebrate Credit Union Day

Visit October 18 to 22 and pick up a sweet treat!

This year, HFDFCU will join more than 56,000 credit unions from around the world to celebrate credit membership and this year's theme of "Building financial health for a brighter tomorrow."

We're also sharing individual bags of sweet treats that represent our staff's favorite local snacks from crack seed to gummy candies. Get your sweet treat while supplies last! We're welcoming all, but please continue to heed local rules requiring masks and smaller crowds.



Love My Credit Union® rewards

Exclusive savings available for HFDFCU members at LoveMyCreditUnion.org

Sign-up at [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org) to start saving now

HFDFCU members can take advantage of multiple savings offers from the same partner that provides member discounts on TurboTax!

- ▶ Save up to 35% on **IdentityIQ** credit report and identity theft monitoring
- ▶ Save up to \$15 on **TurboTax** federal products
- ▶ Exclusive access to tech support and protection with **Asurion Home+**
- ▶ Save on **SimpliSafe** wireless home security systems
- ▶ Save 40% on a 1-year membership to **Sam's Club**
- ▶ Save \$40 on **Calm**, the #1 app for meditation and sleep
- ▶ Plus, theme park tickets, travel discounts, and so much more!

Signing-up is free and easy. Visit [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org), tap Sign Up, create an account, select HFDFCU as your credit union, and start saving.

Auto Loan Refi Rate
60-Month Term, Starts as Low As

1.60%
APR



Act now! Auto Refi Rate available for a limited time

Plus, be entered to win \$250

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

Details on page 4.

You didn't miss our
firefighter-exclusive
vehicle loan rate!

It'll be back in 2022, just in time
for vehicle inventory to return.



Nominations open for HFDFCU Board of Directors

Like with all other credit unions, Honolulu Fire Department Federal Credit Union 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 one open position available for the 2022-2024 term and for two appointed positions, each available for one year nominations.

Any interested member may be nominated in either of two 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, Ext. 116.

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

Candidate and Election Information — Biographies of self-nominated candidates and details surrounding an election, if one is called, will be published in the 1st Quarter 2022 issue of *Lifeline* newsletter.

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.

Enter to Win \$250, page 1: The primary borrower for any new personal loan, new personal line of credit (excluding real estate), vehicle loan, or vehicle loan refinance (collectively, "qualifying loan") applied for from 09/20/2021 through 11/24/2021 shall be entered into a drawing, with a name chosen randomly on or after 11/24/2021 to receive a \$250 dividend bonus credited to the primary borrower's Membership Savings (Type 01) account. Bonus awarded after first loan payment is completed. Tax reporting of dividend bonus is responsibility of member. If multiple borrowers are listed, primary borrower's account will be used for dividend bonus. If, within 90 days of dividend bonus, qualifying loan is closed and/or paid off and/or Membership Savings Account is closed, dividend bonus will be forfeited and amount reclaimed against Membership Savings Account. Frivolous applications will forfeit entries altogether. **Auto Refinance (Refi) Loan Rate, page 1 and 3:** Lowest rate shown for 60-month term and best credit for borrower with direct deposit. Payment of \$1735 per \$1,000 borrowed. Existing HFDFCU loans not eligible for refinance at this rate. **Holiday Loan Rate, page 1:** Rate is for 12-month term and best credit with sample payment of \$84.23 per \$1,000 borrowed. **Visa Platinum Credit Card Special Purchase Rate, page 1:** APR = Annual Percentage Rate. Payments will be applied per your standard payment allocation. Qualifying purchases made from 11/01/2021 through 12/31/2021 shall accrue interest at the promotional APR of 3.9%. The qualifying purchases shall continue to accrue interest at the promotional APR through the July 2022 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to your purchase APR. 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. Black Friday Specials, page 1: Details of such offers will be disclosed at the time of offer. Other rates and terms available.



**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



Toll-Free Direct Support

Visa® Platinum Credit Card
Report Fraud or Disputes or
Report Lost, Stolen, Destroyed Cards
800-442-4757

Debit MasterCard® & ATM Card
Report Lost, Stolen, Destroyed Cards
800-528-2273
PIN Change
877-267-6941

RescueNet Bill Pay

Member Support
855-840-5706

Federally insured by NCUA