

1st Quarter 2018
Volume 13 – Issue 1

Coming! Design your
own Debit MasterCard®
PAGE 2

It's the perfect time for
our IRA rate at 1.25%^{APY}
PAGE 3

HFDFCU Visa® Platinum
credit card benefits
PAGE 3

2018-2019 Work Shift
Calendars Available
PAGE 3

Your Lifeline

Honolulu FIRE DEPT F.C.U.

FOR A LIFETIME

Get your maximum refund & save up to \$15!

Save on TurboTax®

Save on TurboTax, the smarter way to get your taxes done right.

As an HFDFCU member, save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- New! Expert review of your return. With TurboTax Live, you can have a live CPA or EA to answer questions and review your tax return.

- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies.
- Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

Start today at HFDFCU.org/turbotax where you'll be able to save, manage, and return to your taxes.

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Holiday Closures

Monday, January 1
New Year's Day

Monday, January 15
Martin Luther King, Jr. Day

Monday, February 19
Presidents Day

Monday, March 26
Prince Kuhio Day

Friday, March 30
Good Friday

OUR OFFICE CLOSSES AT 2:00 PM ON
THE LAST WEDNESDAY OF EACH
MONTH FOR STAFF DEVELOPMENT.

Keep your other cards. Transfer your balances!

The smart thing to do is keep the cards and benefits you love. But transfer those balances to your HFDFCU Visa® Platinum!

Watch for convenience checks soon or call our Financial Services Officers.

Balance transfers subject to available credit. For details, visit HFDFCU.org/visa



Important Toll-Free Service Numbers

Visa® Platinum Credit Card
Report Lost or Stolen
800-442-4757

Debit MasterCard®
Report Lost or Stolen
800-528-2273 or
812-647-9794

Card Activation
877-723-5999

PIN Change
877-267-6941

RescueNet Bill Pay
Member Support
855-840-5706



Sean Kamai
Member since 2001

Sean found the fire helmet & won \$25!

The fire helmet in last quarter's *Your Lifeline* newsletter was in the ad for our Holiday Loan Special, page 1.

Find the black fire helmet in this issue and enter to win!

We've hidden a small **black** fire helmet in this issue of *Your Lifeline* newsletter. Once you find it, tell us or show us where it is in an e-mail to PromoHFDFCU@HFDFCU.org.

Each correct entry is entered to win \$25, with a winner drawn randomly and announced in the next issue of *Your Lifeline* newsletter. Award is a dividend bonus. Name of member will be used publicly. No purchase necessary; Other restrictions may apply. See www.HFDFCU.org/giveaways for rules.

New Year Message from Our CEO

New enhancements you'll love!



Jon Mitomi
CEO

Late last year as our Board and management team met to discuss our credit union's plans for 2018,

consumers had just learned about the unprecedented Equifax data breach.

While that breach put everyone on heightened alert, it also validated our discussion. That discussion centered around our vision for the credit union in 2018.

That vision puts our members in better control of their own products and services. Our aim was to provide more and better tools to make that kind of control a priority for members.

I'm excited to outline practical examples of this vision, which I think will enhance each member's experience with our credit union!

Identity Theft Service

We're introducing a service to help members in two ways with identity theft:

- Prevent and monitor for identity theft.
- Recover from instances of identity theft.

Watch for details about this in the first half of 2018.

Custom Debit MasterCard®

Members will be able to upload a personal photo to create their own custom HFDFCU Debit MasterCard.

We'll release this feature in the first half of 2018.

Website Redesign

Our last website redesign was in 2014. The way members access HFDFCU.org has changed including a greater reliance on mobile devices.

We're introducing a new version with full mobile device compatibility this year.



Control your credit card and debit card with our MobiMoney app.



Use your own favorite photo to create your own HFDFCU Debit MasterCard®

MobiMoney Card Control App

As members rely more and more on both their debit cards *and* credit cards, we're working on a mobile app that will give members full control over both HFDFCU card types in one convenient app.

The HFDFCU MobiMoney Card Control app – for iOS and Android devices – will give cardholders direct control to turn cards on or off and in controlling transactions based on type, proximity to your phone, and dollar amount. And so much more!

We anticipate releasing the HFDFCU MobiMoney Card Control app in the second half of 2018.

Congrats to 80th year giveaway winners!

Hundreds of members took part in our year-long 80th anniversary *Scratch & Win* giveaway. Each member won something from our range of instant giveaways like \$8 to \$80 to free first loan payments and gift packs of HFDFCU logo items.

Plus, **Kaleo Young won our year-end prize, an Apple iPad!** All *Scratch & Win* cards were entered and Kaleo's name was chosen at random. Congratulations Kaleo!



Kaleo Young, a member since 2001, and his family ready for vacation.

Visa® Platinum Cardholder Benefits



Every HFDFCU Visa® is fully equipped with...

-  Cell Phone Damage or Repair Protection
-  Auto Rental Collision Damage Waiver
-  Baggage Delay Reimbursement
-  Repair or Replace Purchase Security
-  Roadside Dispatch No Membership Fee
-  Travel Accident Insurance
-  Return Protection Coverage to \$250
-  Travel & Emergency Assistance Service



Apply Today!

HFDFCU.org or In-Branch



Work Shift Calendars Available

HFDFCU's two-year work shift calendars covering 2018 and 2019 are available for \$5 each.

This year's version includes our tear-out pocket calendars along with tear-out year-at-a-glance versions and helpful department resources.

Demand this year is higher than anticipated, so purchases are limited to in-person requests and five calendars per member.

A downloadable version of the printable year-at-a-glance for 2018 and 2019 are available at HFDFCU.org.

Compare our IRA rate to the others' rates. If you can even see them!

1.25% APY HFDFCU
0.75% APY¹
0.50% APY²
0.35% APY³
0.20% APY⁴

**Offset a higher tax bill.
 Put away more for retirement.
 Get yourself a better rate.**

Open an IRA today!

APY is annual percentage yield. Rate subject to change as determined by HFDFCU Board of Directors, accurate on 12/15/2017. Minimum to earn is \$0.01. Fees may reduce earnings on account. Tax implications should be discussed with a tax professional. Other IRA rates verified on 11/30/2017: ¹Hawaii Central FCU, ²HawaiianTel FCU, ³Hawaii State FCU, ⁴HOCU.



Mahalo!

Each year, members contribute cash and food during our Hawaii Foodbank donation drive.

This past Thanksgiving, HFDFCU members came through once again donating food and cash.

Mahalo again!



Limited Seats are Available!

ANNUAL MEETING 2018

**Saturday
March 10, 2018**

3660 On the Rise
11:00 am to 2:00 pm

Tickets: \$45 per person

Adjusting for the changing demand from members for Annual Meeting, HFDFCU has a very limited supply of seats available for sale.

This year's meeting will include the Annual Business Meeting followed by a luncheon. However, there will be no additional entertainment or activities.

Deadline to reserve is January 31, 2018.

Nominations & Election of Board of Directors

We recently opened the nomination process for 2018 vacancies to fill two open positions on our Board of Directors, whose terms expired at the end of 2017.

Nominations for Open Positions

Nominees' names and biographies are available for review in the HFDFCU lobby during normal business hours.

- The deadline for **self-nominated candidates** was November 15, 2017. We received one self-nomination.
- The deadline for **nominations by petition** is open until February 1, 2018. To be nominated by petition, a member must submit a completed 'Nomination by Petition Packet' along with the signatures of at least 50 fellow members in good standing.

Next Steps After Nominations are Closed

Once nominations are closed, the Board of Directors will take action accordingly to fill open positions on our Board:

- If there are more than two nominees, a vote will be conducted on Saturday, March 10, 2018 at our upcoming Annual Meeting.
- If the number of nominees meets the number of open positions, all open positions will be filled by default.
- If there are fewer than two nominees, HFDFCU By Laws direct the Board of Directors to appoint individuals to fill any positions not filled by nomination.

The results of our credit union's Election of Board of Directors for 2018 vacancies will be published in the 2nd quarter issue of *Your Lifeline* newsletter.



**Honolulu Fire
Department**
Federal Credit Union

HFDFCU.org

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

/HFDFCU

Federally insured by NCUA.

FROM PAGE 1

Send us your photos to be featured!

If you'd like your favorite photo featured in an upcoming issue of *Your Lifeline* newsletter, send them our way.

Send those photos with your name and a brief description to PromoHFDFCU@HFDFCU.org

Auto & Home Insurance Discounts for HFDFCU Members* Additional discounts could save you as much as 50%

As an HFDFCU member, you could save hundreds on your auto and home insurance with an insurer that is recognized as one of the Top 50 P&C companies in the nation and has been protecting Hawaii's families for over 75 years.

There's no need to wait for your auto and home policies to expire to see how much you can save.

*Mention you are a HFDFCU member to qualify for discount.



Marcus Mariota, Island Insurance Customer

For a fast, free quote

CALL 643-4000

Call your independent agent or

Visit islandinsurance.com



ISLAND
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