

1st Quarter 2019

More ways to win \$25 from every newsletter
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Congratulations to our year-end prize winners!
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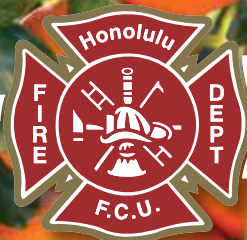
Annual Meeting 2019 set for March 9, 2019
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Applications for \$1,000 scholarship now open
TEAR-OUT

HFDFCU Visa® balance transfers are different
TEAR-OUT

Your Lifeline

FOR A LIFETIME



Members save up to \$15 on TurboTax Save with TurboTax

Available for HFDFCU members and family!

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as an HFDFCU member you can save up to \$15 on TurboTax this tax season.

Access the member discount at HFDFCU.org/turbotax or click the banner at our home page. Start today and save!

- Searches over 350 deductions. So you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax.
- Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

TURN TAX SEASON INTO SAVING SEASON

SAVE UP TO \$15

Visit HFDFCU.org/turbotax



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Branch Closures

New Year's Day
Tuesday, January 1

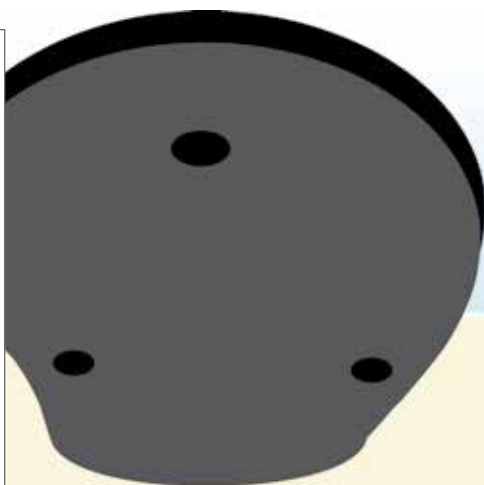
Martin Luther King, Jr. Day
Monday, January 21

Presidents Day
Monday, February 18

Prince Kuhio Day
Tuesday, March 26

Good Friday
Friday, April 19

Our office closes at 2:00 pm on the last Wednesday of each month for staff development.



Stomp out those bills!

Lower Your Rate & Payment Consolidate Year-End Bills

1-YEAR TERM - PERSONAL LOAN RATE AS LOW AS

2.99% APR

Apply today!

Products and services subject to membership eligibility. All loan products subject to credit review. Rate is for 12-Month term and best credit with sample payment of \$84.69 per \$1,000 borrowed. Other rates and terms available.

Important Toll-Free Service Numbers

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

Debit MasterCard®
Report Lost, Stolen, Destroyed Card
800-528-2273

PIN Change
877-267-6941

RescueNet Bill Pay
Member Support
855-840-5706



Find any fire icon!

Locate any of these five fire icons in **black** and when you do, let us know so you're entered to win \$25!



Mandy Westfall-Senda
with her ohana
Members since 1978

Mandy found the helmet and won \$25!

The black fire helmet in last quarter's issue was in the group of photos from the HFFA Golf Tournament. Entries are selected randomly from correct entries.

Starting in 2019, any one of the five fire icons above can be hidden. Find it and enter to win \$25!

Once you find the hidden **black** fire icon, tell us or show us 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 & Outlook from Our CEO

Enhancements you'll soon see!



Jon Mitomi
CEO

Our plans for 2019 are to build on what probably seemed like a quiet year in 2018. We're anticipating the

completion of several member-focused projects in 2019 that began last year.

All of it began a few years back when our Board of Directors approved a plan to refocus our credit union toward our core members – toward our firefighter members and their ohana.

This was significant because at that time, most of Hawaii's credit unions were expanding into what became known as "community credit unions."

For very large credit unions it seemed like a logical strategy. But for other credit unions, it left their core members' needs forgotten.

Our multi-year plan focused on three key areas:

- Technology
- Products and Services
- Operational Culture

We invested in **technology** to improve our various systems so there would be less down time and so they'd be less intrusive for members. We improved debit- and credit card transaction monitoring to track and prevent fraud, which now employs text message alerts. We improved our website to create all-device access and to facilitate ADA access. Our most significant technology investment was

on an entirely-new account system that handles member accounts, which will roll-out later this year.

Our plan to improve our **products and services** will roll-out to coincide with our ongoing technology projects. Later this year, we'll implement an all-new RescueNet online banking system, which will provide all-device access and give you more options than our current system.

We'll also introduce new products designed specifically for members such as group account rebates, identity theft protection, and more.

With improvements on **operational culture**, our focus is to streamline how we do things for all of our members.

We focused on improving training and staff

commitment to always put our members first.

Our ongoing priority is to enable simple processes instead of complicating things. With our new technology projects, we'll be able to add more self-service and 24-hour access options as well.

We understand the greater goal of these improvements might be invisible at times.

From the new faces on our staff

to what might've seemed like confusing account updates, we promise: We are on track!

I encourage you to check back often for updates posted to our website at HFDFCU.org or in our *Your Lifeline* newsletter for updates throughout the year.

Mahalo for your membership and for your continued support!



Helping You Go Paperless

Our new technology systems will also eliminate as much paper as possible.

We're introducing laser checks and will give you the option of electronic or a "light" receipt, which uses 60% less paper.



All-Device Accessibility

Our new RescueNet and other account systems will adopt all-device compatibility for more reliable access.



Don't let your new year resolutions get in the way of sensibility

Resolve to secure your info

Don't let your new year's resolutions exuberance cloud your judgment on how to secure your personal data.



Guard your passwords

Treat your passwords like your card PINs and never share them!



Do you trust the app or service?

Whether it's with a mobile app, online registration, or when you authorize an automatic deduction like for gym memberships, be sure you're comfortable with committing.

Make sure you know your options if you happen to change your mind. Once you release your account information or authorize sending money even to a legitimate business, you generally won't be able to get your money back.



Check and double check

Be sure you're using an app or site that

matches the service you intend to use. Even a single letter or digit wrong will be problematic. When in doubt, don't let your data out!



Open hotspots are public

Open, "free," or public wi-fi

hotspots are a no-no for when transmitting account information or personal data. They are susceptible to pirating or data "grabbing." It's best to turn off Wi-Fi for hotspots you don't have control over. Or use what's called a Virtual Private Network or "VPN," which helps encrypt any data you transmit no matter your signal source.



Monitor your accounts

Use RescueNet online and

mobile to track balances and transactions and use GoToMyCard.com for credit card balances and transactions.

Tips on Privacy & Security

For additional information about online security and other useful tips, visit the Federal Trade Commission's website:

www.consumer.ftc.gov



Design Your Own Card!

Make any HFDFCU Debit MasterCard a custom card with Design It! All active debit cards are eligible for customization.

Design Yours Now!
HFDFCU.org

Not all members eligible for HFDFCU Debit MasterCard. Terms, conditions, rates, fees, & other restrictions may apply.



Congratulations!

Year-End Giveaways for \$500 & \$100

It paid to be an active member for these lucky members and their families. Congratulations!



Pacheco ohana
Winners of our \$500 cash prize



Nakasone ohana with Gru
Winners of a \$100 gift card to Hawaiian Airlines

Hawaiian Airlines was not a sponsor of this giveaway.

You helped raise funds for Helping Hands Hawaii

Mahalo!

With members' in-branch donations, HFDFCU staff were able to adopt a family of five from the Helping Hands Hawaii Adopt A Family program.

Each member of the family received gift cards of at least \$50 each, including toys and other gifts, which we hope made their holiday season merry and bright.

Mahalo again for your contributions!



Congratulations HFD 104th Recruit Class!

HFDFCU is always available for firefighters statewide, including Honolulu's newest firefighters from the 104th recruit class.



**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.

Important Direct Deposit Information for Tax Returns

To have your federal or state tax returns deposited electronically or to pay for your taxes electronically with your HFDFCU account, provide the credit union's routing number plus your full account number, which is a 3- to 5-digit number, then specify savings or checking.

- Routing number **3213 79 151**
- Your account number _____

Don't Forget to Save with TurboTax!

Save as much as possible on tax deductions, HFDFCU members have access to discounts on TurboTax® available at HFDFCU.org/turbotax

Annual Meeting scheduled for March 9, 2019

Limited seats open

Format adjusted to meet with member preference

As we have done in past years and to meet changing member preferences, this year's Annual Business Meeting will include a luncheon without additional entertainment or activities.

- ♦ Saturday, March 9, 2019
3660 on the Rise
11:00 am to 2:00 pm

To adjust for the smaller format, a "block" of seats is pending a tentative wait list.

Members interested in attending should call our office to be placed on the wait list. Once full attendance figures are determined, final reservations will be confirmed and all interested members will be contacted.

For information, call 808-853-2355.

Nominations & Election of Board of Directors

We recently opened the nomination process for 2019 vacancies to fill two open positions on our Board of Directors, whose terms expired at the end of 2018 and two partial-term director positions whose temporary appointments expired at the end of 2018.

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, 2018. We received three self-nominations.
- The deadline for **nominations by petition** is open until February 1, 2019. 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 to fill open positions on our Board:

- If there are more nominees than positions, a vote will be conducted on Saturday, March 9, 2019 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 nominees than positions, 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 2019 vacancies will be published in the 2nd quarter issue of *Your Lifeline* newsletter.

The Scoop on Credit Cards

Why is an HFDFCU balance transfer different from others?

Not all credit cards are created equally!

This is especially true when comparing balance transfers with an HFDFCU Visa® Platinum credit card and how they're handled with other credit cards.

We don't charge a balance transfer fee

HFDFCU does not charge a balance transfer fee for balance transfers from any outside account to an HFDFCU credit card.

Other cards will charge you a fee based on either the transaction amount or depending on your transfer method, such as if you process a transfer electronically or via a convenience check.

HFDFCU does not charge a balance transfer fee.

We don't charge a higher rate for balance transfers

HFDFCU does not charge a different rate for balance transfers than you are charged for your purchases.

Other cards will charge a rate for balance transfers that is usually higher than for purchases.

HFDFCU does not charge a higher balance transfer rate.

Charging interest on balance transfers

HFDFCU charges interest on your balance transfers from the date the transaction is posted. This is different from purchases, which are charged interest on your statement closing date.

Other cards will process balance transfer interest charges similarly, but can seem more exacerbated by the extra fees and higher rate that are charged.

Because HFDFCU charges interest on balance transfer transaction dates, we recommend requesting a balance transfer close to your statement date.

Keep your favorite rewards cards!

Take full advantage of the features and rewards of your favorite reward and mileage cards.

But when it comes time to pay down those cards, transfer those balances to your HFDFCU Visa® Platinum credit card.



HFDFCU Visa® Platinum Credit Card

- ♦ No Annual Fee
- ♦ No Fee for Balance Transfers
- ♦ No Higher Balance Transfer Rate

Bill-Busting Transfer Rate

Limited Time Only Balance Transfer Rate

1.90%
APR

Just in time to bust all that holiday spending, don't miss the HFDFCU limited time balance transfer rate.

Look for your invitation. Or call us.

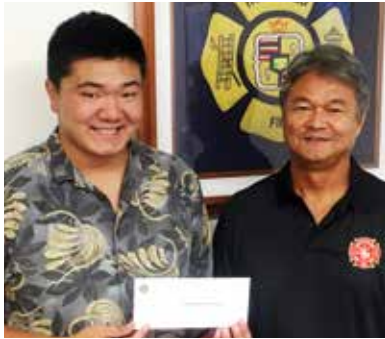
Balance transfers subject to available credit. Not all cardholders will qualify. Details available at HFDFCU.org or by calling 808-853-2355.



If you don't already have an HFDFCU Visa® Platinum credit card, call our loan staff today!

Apply today for HFDFCU's Annual Board Scholarship

\$1,000 Board Scholarship Available



Dane Yamashiro, left, was presented with last year's HFDFCU Board Scholarship by HFDFCU Board Secretary Guy Katayama.

Applications available at HFDFCU.org and are due **May 31, 2019**

HFDFCU members are invited to apply for the credit union's annual \$1,000 Board Scholarship.

The award is presented each year to a deserving credit union member who is pursuing higher education after high school.

While the HFDFCU Board Scholarship gives preference to firefighter member families, all members are invited to apply.

Applications from all members are considered. The award is presented to recipients without restriction.

Last year's recipient Dane Yamashiro, explained "Credit unions provide families with a means to achieve their dreams."

Indeed, "that's what we try to do," explained HFDFCU CEO Jon Mitomi who continued "Our members should take advantage of this unrestricted benefit because every bit counts in education."

Your mail may be a target!



Consumers report a rise in fraudulent transactions that seem to be the result of mailbox theft.

The most common form of mailbox theft involves debit and credit card theft. But because cards carry unique account numbers and chips, we can isolate problems related to those thefts relatively easily.

However, if a mailbox theft involves checks or check orders, a member's entire routing number and checking account number would presumably be exposed and can cause harm beyond the fraudulent use of those paper checks.

With your routing number and checking account number, thieves can quickly empty your account funds by using electronic methods among other tricks.

When ordering checks, we recommend having those checks delivered to a secure mailbox or to the HFDFCU branch for in-person pick-up.

This extra step may just save you the headache of recovering from identity theft.

Speaking of identity theft



Are you protecting your financial information?

Each year scam artists and identity thieves steal billions of dollars from unsuspecting consumers. These criminals use phone calls, e-mails, text messaging, postal mail and the internet to steal your information and to trick you into handing over your money or account and financial information.

Learn how to recognize common scams, take action if you think you are a victim of fraud, and learn what you can do to protect your finances from fraud.

As a federally-insured credit union, HFDFCU is required to promote financial literacy as a core mission.

For comprehensive and up-to-date information about preventing and reacting to financial fraud, visit the federal government's website designed for credit union members.

Visit MyCreditUnion.gov and click 'Preventing Fraud,' or any of the other topics displayed, which are all geared toward credit union members.

Tax year IRA contributions

Contributions toward saving for retirement are always a good idea.

One of the safest ways to save is with an Individual Retirement Account or IRA.

Contributions to an IRA may reduce your tax obligations. And contributions can normally be made into an IRA for the tax year up until the current year's tax-filing deadline.

Review your options for contribution limits at the IRS website. Visit IRS.gov and enter "IRA Contributions" into the search bar.

Time for an IRA rollover?

If the stock market has you considering something more stable, open an IRA!

INDIVIDUAL RETIREMENT ACCOUNT

1.25% APY

APY is annual percentage yield. Rate subject to change as determined by HFDFCU Board of Directors; accurate on 12/31/2018. Minimum to earn is \$0.01. Fees may reduce earnings on account. Tax implications should be discussed with a tax professional. Please consult your investment and/or tax advisor. The credit union is unable to provide tax or investment advice.