



Lifeline

FOR MEMBERS OF HAWAII'S ONLY FIREFIGHTER CREDIT UNION

4TH QUARTER 2020



We're celebrating members in October

Win one of five \$50 prizes this October!

We're celebrating credit union day and all members in October with five giveaways of \$50 each throughout October.

It's easy to enter! Complete our 2020 Member Survey online and be entered to win one of five \$50 prizes. Once you're done with the survey, enter your details to be entered to win.

Start at HFDFCU.org to enter!

Data collected subject to HFDFCU Privacy Policy; We DO NOT SELL data. Subject to membership in good standing. Winners chosen randomly from all completed entries. Data and/or equipment requirements may apply. Other restrictions may apply.

Win \$250!

Enter our **Just in Time for the Holidays** giveaway!

Enter by applying for any loan or credit card



One-day loan decisions & fundings

It's simple and easy to apply at HFDFCU.org! Our loan officers are ready to help with any request – whether a loan, line of credit, or Visa® Platinum credit card. They're ready to assist and can provide one-day decisions and funding.

Apply online at HFDFCU.org

- ▶ Desktop, mobile, or tablet devices
- ▶ Apply any time, wherever you are

Get your loan decision in 1 day

- ▶ Our loan officers will contact you personally to discuss your options
- ▶ Once all options are chosen, funding can happen

2.99% APR
Personal Loan Rate As Low As

Apply today! Plus, you'll be entered to win \$250.

Subject to membership eligibility. Prize deposited as dividend bonus, available for withdrawal upon deposit. 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. Entry does not affect loan decision. Other rates and terms available.



Add extra cheer with our Visa® holiday rate!



Apply today!
For your own HFDFCU Visa!

3.90% APR
Limited Time Rate In Nov. & Dec.

3X Cash Back
For Purchases in Nov. and Dec.

Important information about this offer: APR = Annual Percentage Rate. Payments will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance with the highest APRs. Qualifying purchases made from November 1, 2020 through December 31, 2020 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 2021 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to the APR previously disclosed in your Credit Card Agreement. 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, balance transfers are excluded from the promotional offer. Additional restrictions may apply. Not valid where prohibited by law.

Scholarship apps online in December

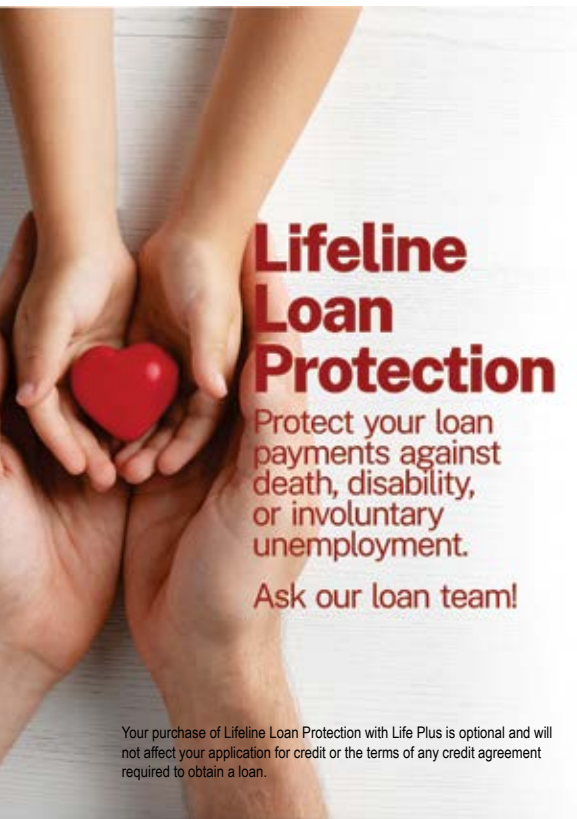
Applications for Honolulu Fire Department Federal Credit Union's annual \$1,000 scholarship will be available online in December.

All members seeking assistance for their educational pursuits are

welcome to apply when applications become available at HFDFCU.org starting in December.

Congratulations again to our most recent scholarship recipients Kiana Kawahara, Andie Perreira, and Kaya Takashige.

Additional scholarship details will be available in the upcoming 1st quarter *Lifeline* newsletter.



Lifeline Loan Protection

Protect your loan payments against death, disability, or involuntary unemployment.

Ask our loan team!

Your purchase of Lifeline Loan Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan.

Branch Holidays and Special Hours

Monday, Oct. 12, **Columbus Day**

Tuesday, Nov. 3, **Election Day**

Wednesday, Nov. 11, **Veterans Day**

Thursday, Nov. 26, **Thanksgiving Day**

Friday, Dec. 25, **Christmas Day**

Friday, Jan. 1, 2021, **New Year's Day**

Last Wednesdays, monthly, closed at 2:00 PM for staff development.

Nominations open for 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 any of the two open director positions available for nomination for the 2021-2023 term.

Nomination to Stand for Election

HFDFCU's By Laws allow acceptance of nominations in either of these 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 13, 2020.
- ▶ **Nomination by Petition:** Nominations 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 Monday, February 1, 2021.

Nomination Materials and Information

Nomination by Petition Packets and additional information are available from the credit union's Administration department; 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

Details of the self-nominee candidates and any details surrounding an election, should an election be called, will be published in the 1st Quarter 2021 issue of *Lifeline* newsletter.



Congratulations!

To members who participated
in recent member giveaways
and won cash prizes!

Kona Abergas
Michael Balutski
Brennan Doane
Christynn Hara
William Kaai, Jr.
Henry Kuhns IV
Stuart Lee

John Loa, Jr.
Nevaeh Mandac
Jennifer Nakasone
Kupono Soo
Brett Tom
Logan Wagoner
Mahina Williams

**Look for upcoming
opportunities to win!**



Win \$250!

Apply at HFDFCU.org to be entered!



Enter our **Just in Time for the Holidays** giveaway!

- ✔ Apply online at HFDFCU.org for any loan, line of credit, or Visa® Platinum credit card and you'll be entered to win \$250.
- ✔ On November 16, we'll choose the winner at random from all applications received.
- ✔ Just in time for the holidays!



Apply today at **HFDFCU.org**!

Products and services subject to membership eligibility. Prize deposited as dividend bonus, available for immediate withdrawal upon deposit. All loan products subject to credit review. Other restrictions may apply.

To purchase, to refinance, for equity, and more!



Our real estate
lenders can help
get you moving!

Call us 853-2355

 NMLS Lender 462791



Dan, Guy, Rose, Malia and Nick, Renee, Shelly, & Char



How we're operating with COVID restrictions

As we do our best to operate under COVID-related restrictions, we're optimistic the community's health and economic recovery will be possible. However, we realize that it means life and business will be affected into the new year.

While our focus is on guarding the health and safety of our staff and members, we're maintaining our operation and staffing level at 100%. And as always, we appreciate the support we've received.

+ Lobby accommodations and masks

We may limit lobby capacity to help prevent overcrowding by limiting lobby visitors to just those conducting transactions.

We also ask that members wear a mask while inside.

+ Lobby walk-in hours, 8:00 am to 2:00 pm Full operation and staff support until 4:00 pm

We're continuing our current modified weekday hours of 8:00 am to 2:00 pm for all walk-in lobby visits.

Our operation and our staff will continue to be available by telephone and appointment until 4:00 pm daily on weekdays.

+ HFD payday lobby hours, 8:00 am to 4:00 pm

We're continuing our standard hours on HFD paydays of 8:00 am to 4:00 pm. However, if HFD paydays fall on the last Wednesday of the month, hours will be 8:00 am to 2:00 pm to accommodate our monthly staff training sessions.

+ Paperless loan applications and e-signature processing

We're emphasizing online loan applications and e-signatures for loan documents and fundings. Of course, in-person visits during walk-in hours and by appointment are also welcome.

+ Daily Lobby and Branch Disinfection

Our staff continue to disinfect our lobby and branch twice daily.



**Honolulu Fire
Department**
Federal Credit Union

HFD FCU.org

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

Toll-Free Direct Support

Visa® Platinum Credit Card
Report Fraud or Disputes
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

Planned Visa® credit card online access upgrade postponed

In our previous *Lifeline* newsletter, we mentioned an August announcement to upgrade Visa® Platinum credit card online access.

We've postponed this upgrade to avoid the holiday shopping season.

Your Visa® Platinum credit card and related online access and services will continue unaffected.