



Lifeline

For Members of Hawaii's Only Firefighter Credit Union

1st Quarter 2021

New chief executive for HFDFCU

The Board of Directors for Honolulu Fire Department Federal Credit Union announced in November 2020 that it had named a new chief executive officer, placing Guy Usui, the credit union's chief financial officer, in the top spot.



Guy Usui
HFDFCU CEO

Board Chairman Guy Katayama said "the future of the credit union is in good hands with Guy and his team."

To learn more about HFDFCU's new CEO Guy Usui, see page 2.

Give \$50 Get \$50! This is the best time to refer a new member to join!

We've kicked-off our Give \$50 Get \$50 campaign for membership referrals. Which means when you refer someone to join the credit union, that referral will Give \$50 to them. And when they join, you'll Get \$50.



There's no simpler way to share the benefit of credit union membership on top of sharing \$50 then earning \$50 for yourself. We've enclosed a referral insert to make it easy to Give \$50 and Get \$50. **Refer someone today!**

Tap & Go® with Apple Pay, Google Pay, and now your contactless Debit MasterCard®

Your HFDFCU Debit MasterCard® card is now compatible with mobile wallets Apple Pay® and Google Pay.® And on renewal, your new card will feature contactless Tap & Go.®



- ▶ Enroll your Debit MasterCard with mobile wallets Apple Pay & Google Pay.
- ▶ Tap & Go contactless cards will be reissued as your current Debit MasterCard card expires.

Plus, photo customization of your HFDFCU Debit MasterCard is still available. To customize your debit card with your own photo, visit HFDFCU.org.

Give \$50 Get \$50: Expires 06/30/2021. Subject to change or cancellation. Products, services subject to membership. We may cap total bonus dividends provided. For full details, please see insert. **Tap & Go:** Subject to funds and account availability. Not all accounts qualify for Debit MasterCard.

Branch Holidays

Friday, January 1
New Year's Day

Monday, January 18
Martin Luther King, Jr. Day

Monday, February 15
Presidents Day

Friday, March 26
Prince Kuhio Day

Special Hours

Closed at 2:00 PM on the last Wednesday each month for staff development.

COVID updates posted at HFDFCU.org

Pay down higher-rate balances with a transfer with HFDFCU Visa Platinum® credit card



3.90% APR
Balance Transfer APR Limited Time

- ★ No balance transfer fee
- ★ No percentage charge
- ★ No extra high transfer rate

Promotional offer. See Page 4 for Important Details

Direct deposit for your taxes

Whether for state or federal tax returns, electronic direct deposit is easiest. Specify savings or checking then provide these details:

- ▶ HFDFCU routing number **3213 79 151**
- ▶ Your account number

Don't forget to save using TurboTax at [HFDFCU.org](https://www.hfd-fcu.org)

Congrats!

Congratulations to the recipients of our giveaway prizes from last quarter.

- ▶ Cyber Monday \$150 cash bonus for online loan apps.
- ▶ \$50 each for five random member survey participants.
- ▶ **Christopher & Heather Carvalho**, at right, winners of our \$250 *Just in Time for the Holidays* giveaway.

Watch for new opportunities to win!



Message from CEO Guy Usui

Happy New Year! And mahalo for continuing to trust the Honolulu Fire Department Federal Credit Union for your financial needs.



I am excited to take on my new charge as CEO of our credit union and want to take this opportunity to introduce myself. I've been with HFDFCU for more than six years as chief financial officer and came to HFDFCU with nearly 30 years of experience as CEO and CFO with other credit unions in Hawaii.

Being on the HFDFCU team for these years has let me become familiar with our operation and what our credit union can do for our members. My overall goal is to add to what we've already built and help make our credit union more capable of meeting the needs of all of our members — especially our core members, firefighters from throughout Hawaii. We want to stand apart from all the rest.

Being able to stand apart from the rest relies a lot on our strong financial position. Our credit union ended 2020 in the strongest financial position it has had in years. This firm footing, in turn, helps us to support our members in nearly all scenarios with our great rates, products and services.

But building a better credit union isn't just about a strong financial position. It takes all of us, especially members like you. I encourage you to deepen your relationship with our credit union and consider referring your family, friends, and colleagues to also become members. Take a look at our **Give \$50 Get \$50** campaign, which is perfect for referring new members. Share the benefits of credit union membership with others and earn a bonus for yourself!

And as we build our credit union better together, I welcome your input. I encourage you to reach out by e-mail whether you've got a comment, concern, or a question. E-mail me at CEO@HFDFCU.org.

Mahalo again for your continued membership!



Annual Meeting for 2021 goes virtual

Saturday, March 13, 2021

This year's Annual Meeting will be hosted in a telephone-only format to accommodate social distance rules.

Set for Saturday, March 13, the meeting will begin at 10:00 am Hawaii time, replacing an in-person annual meeting for 2021.

Pre-registration is required

Members wishing to attend must register by calling 808-853-2355, Ext. 116. Registration must be received by Monday, February 15.

- ▶ Leave full name and daytime call back number
- ▶ We'll call to confirm your registration

Meeting materials & dial-in instructions will be mailed

Once your registration is confirmed, details on dialing-in to attend and your Annual Meeting materials will be mailed.



Member survey results & insights

Five lucky members

Congratulations to these five survey respondents whose names were drawn randomly to win \$50 each!

- ▶ Lori Ann Bishaw
- ▶ Sheryl Nakama
- ▶ Gilbert Pelletier, Jr.
- ▶ David Shimogawa
- ▶ Russell Wong

Important feedback

Member surveys are a critical part of the credit union's future planning process. And it helps us to address areas where staff training or product development are needed.

Prioritizing products

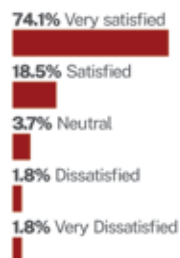
Survey results also help with product planning and development. Based on feedback, these top-three products will move into direct development:

1. Zero-fee overdrafts
2. Mobile app check deposits
3. Person-to-person fund transfers

Recognizing staff

And surveys also help recognize staff efforts, such as this particular question showing 92.6% member satisfaction.

How would you rate your last interaction with HFDFCU?



Mahalo for donating to Hawaii Foodbank

HFDFCU participated with credit unions from across the state to raise funds for the Hawaii Foodbank. Across all credit unions, more than \$102,000 was raised. With member help, we exceeded our fundraising goal by 128%.

More HFDFCU face masks now available

A new limited supply of HFDFCU face masks is now available to continue raising funds for Hawaii Foodbank, but in a slightly different process not using our online donation site.



Purchase direct from our remaining supply of face masks for \$10 each and we'll donate proceeds to Hawaii Foodbank.

- ▶ **Reserve your mask first:** Send an e-mail to PromoHFDFCU@HFDFCU.org with your name, phone number, and requested face mask quantity.
- ▶ **We'll confirm first, then donate:** We'll confirm face mask availability first, then we'll donate all proceeds in a single donation on your behalf.

With this limited supply, we're taking e-mail requests to manage demand. Limited to supply on-hand. Mahalo for donating to Hawaii Foodbank!

Apply today for HFDFCU's annual \$1,000 Board scholarship



Credit union members are invited to apply for HFDFCU's annual \$1,000 Board scholarship award. The award is presented each year to a credit union member pursuing higher education.

While preference is given to firefighter member families, we invite all members to apply. With so many applications received last year, three \$1,000 awards were presented. Deadline to apply is Friday, May 28, 2021.

Download an application at <https://bit.ly/hfdfcu2021> or visit HFDFCU.org

intuit turbo tax.

Members save up to \$15!

Visit **HFDFCU.org** to save today!

LOVE MY CREDIT UNION

Love My Credit Union® rewards

Spreading our holiday aloha with all HFD stations

HFDFCU's credit union lending team — our official celebration squad — made the rounds this past holiday season sharing gifts and our **mahalo** with all Honolulu fire stations, including HFD administrative staff.

Mahalo for the work you do!



Nominations continue for Board of Directors positions

Any member in good standing is invited to stand for election for open director positions available for the 2021-2023 term.

Deadline for Nominations

HFDFCU's By Laws allow acceptance of nominations in two methods:

- ▶ **Self-Nomination:** The deadline for self-nomination was Friday, November 13, 2020 and is now closed.
- ▶ **Nomination by Petition:** The deadline for nominations by petition is Monday, February 1, 2021. All such nominations must be received with a Nomination by Petition Packet and the signatures of at least 50 members in good standing.

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 Nomination by Petition packets to:

HFDFCU Nominations Committee
1200 N. School Street
Honolulu, HI 96817

Candidate and Election Information

All validated nominees' biographies will be posted in the HFDFCU lobby once both nomination deadlines are closed. At that time, an announcement of an election, should one be necessary, will also be posted.



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

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

IMPORTANT VISA BALANCE TRANSFER INFORMATION: *APR = Annual Percentage Rate. Not all accounts will qualify for this rate. Effective through statement ending 09/2021. After that your rate will revert to your standard Cash Advance APR. For the promotional rate to apply, make transfers by 02/28/2021. After this date, the Cash Advance APR will apply. We will begin charging interest on amounts transferred on the transaction date. HFDFCU may, at its discretion, issue checks to you which may be used for any purpose other than making a payment for credit to your account. By signing a check you authorize HFDFCU to pay the item for the amount indicated. Your account must be in good standing and HFDFCU reserves the right to return any item on accounts if your account is either in default, you have exceeded your credit limit, or if the item you wish us to pay would cause the outstanding balance in your account to exceed your credit limit. If you use one of these checks, you will not be eligible for a grace period on new purchases as long as any promotional balance is outstanding. Checks used to access your account may not be accepted if presented in a format other than the enclosed checks; unacceptable forms may include converting the enclosed checks to an e-check, a telephone initiated check, or other form. All previously disclosed financial institution applicable fees for copy of paid check, stop payment on check and non-sufficient funds check (NSF) will be assessed at the time they are incurred. Rewards and/or rebates are not eligible with this offer. Payments made to your account will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance with the highest APRs.



HFDFCU

Give \$50 Get \$50

**Now's the time to share
the great benefits of
credit union membership!**

You're able to Give \$50

Refer a new member to join HFDFCU and when they do with a checking account and one other qualification, we'll **Give \$50** to them on your behalf.

And also Get \$50



Once your referred new member is given their \$50, you'll **Get \$50**.

Referred
New Member

Referred By

Expires 06/30/2021. Subject to change or cancellation. Products, services subject to membership. We may cap total bonus dividends provided. Other restrictions may apply. **Give \$50:** Referred member receives \$50 dividend bonus after establishing membership with checking account AND either 1) Debit MasterCard & ten (10) purchases totaling net \$200 within 45 days,* or 2) Direct deposit of \$200 or more within 60 days.* **Get \$50:** Referring member receives \$50 dividend bonus after referred member completes all requirements. All posted up to 90 days after completion. All must be members in good standing. Bonus disqualified and/or forfeited and/or reclaimed if frivolous activity detected, NSF's posted to account(s), and/or account(s) closed within 90 days of posting opening or posting of bonus dividend. *Of account opening.

Honolulu Fire Department Federal Credit Union
1200 N. School St., Honolulu, HI 96817

  Federally insured by NCUA