



Lifeline

For Members of Hawaii's Only Firefighter Credit Union

3rd Quarter 2021

Back to regular lobby hours in July

Starting Tuesday, July 6, our lobby will return to regular hours, 8:00 am to 4:00 pm.



As services and lobby hours return to normal, we're still offering remote services for members who prefer it, including:

- ▶ Mobile and desktop electronic signatures for loan documents
- ▶ Online and mobile account access with RescueNet
- ▶ Mobile check deposit using the Sprig by CO-OP app

Other credit unions offering shared branch services may still be limiting hours and access.

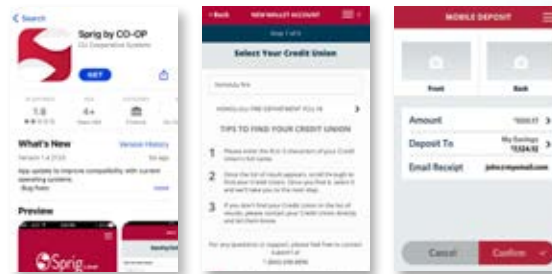
For any service updates, visit HFDFCU.org.

Mobile check deposit now available with the Sprig by CO-OP app

We've partnered with the same team that runs HFDFCU's CO-OP Shared Branch network to bring a virtual shared branch to your compatible iOS or Android device with the app Sprig by CO-OP.

Separate from RescueNet mobile, Sprig by CO-OP is a brand new app that accepts mobile check deposits into your HFDFCU account and also helps you find CO-OP Shared Branch locations.

Using Sprig by CO-OP is simple and easy!



Download & install Sprig by CO-OP

Register with Sprig by CO-OP

Deposit checks with Sprig by CO-OP



For a full list of features, visit GetSprig.com or for a quick review of getting started, see page 4.

Use of Sprig by CO-OP subject to terms and conditions at GetSprig.com. Compatibility restrictions and additional restrictions may apply.

Branch Holidays

Monday, July 5
Independence Day

Friday, August 20
Statehood Day

Monday, September 6
Labor Day

Special Hours

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

Help us raise funds for Hawaii Foodbank

Purchase HFDFCU logo items

- ▶ Insulated grocery tote, \$10
- ▶ Vehicle sun shade, \$12
- ▶ Grocery tote, \$7.50



Available until July 30 or while supplies last. Purchase in-branch or order online at HFDFCU.org



for



COMING
SOON!



Self-service loan payments and deposits with EZ Payment

Adding another remote service for member convenience!

Later this year, we'll roll-out a new system called EZ Payment, that will accept loan payments and deposits.

With EZ Payment, you'll be able to initiate loan payments or account deposits either by visiting the EZ Payment mobile or online portal or by using simple text message commands.

Watch for EZ Payment updates at HFDFCU.org

Board Scholarships awarded to two!

This year, HFDFCU awarded two \$1,000 Board Scholarships to members who coincidentally are both interested in careers in the medical profession.

Describing this year's recipients, HFDFCU CEO Guy Usui said "Both are from families with firefighters from the Honolulu Fire Department and I'm sure both will benefit from these scholarship funds."

Scholarships are awarded each year with priority given to members with ties to firefighter members of HFDFCU.

Logan-Ray Gaspar



A graduate of Maryknoll School, Logan-Ray was described by a school counselor as having an "unwavering sense of pride for her community" and wants to become a pediatrician.

Logan-Ray will be attending Abilene Christian University.

Kacie Shimizu



A graduate of Punahou School, Kacie shared a personal experience that drives her interest in the medical field; she would like to pursue a career in nursing.

Kacie will be attending Purdue University.

Our way of saying congrats! Graduates can earn \$50



Stash some of that congratulatory cash + \$50

Any recent high school or college graduate can earn a dividend bonus of \$50 with the opening of a new Share Certificate at any available term or rate. **Act now!**

Earn one (1) fifty dollar (\$50) dividend bonus for a new Share Certificate ("SC") opened by member who is a graduate. One bonus per member. Minimum to open and earn is \$2,500; Subject to penalty for early withdrawal, which may reduce earnings. SC dividends credited quarterly to Regular Savings; Bonus applied to Regular Savings. **Expires 07/30/2021.**

Upgraded online access for Visa® Platinum credit cards coming

Starting in August, details about HFDFCU's new and upgraded online portal for **Visa® Platinum credit card** cardholders will be posted to HFDFCU.org.



Card numbers and purchases will not be affected.

We're planning new options for rewards, better access, an upgraded dedicated website and so much more!

Get enrolled in E-Statements

Save time and money

Enroll today and start saving!

- ▶ Eliminate monthly service fees for your accounts
- ▶ View and download quicker than mail delivery
- ▶ Receive an e-mail alert when it's time to download

On desktop or mobile

Use any browser like Safari or Chrome on your desktop, laptop, tablet, or mobile device to access RescueNet.

There's no need to use the RescueNet mobile app.

Enrolling is easy!

Enroll by accessing RescueNet at HFDFCU.org with your computer or mobile browser.

1. Tap **Self Service** in the main menu
2. Tap **eStatements** in the Additional Services menu
3. Confirm your **account number** and **name**
4. Enter an **E-Mail address**
5. Tap **I Accept** then tap **Register** and you're enrolled!

Easy access any time

To access E-Statements after you've already enrolled, follow steps 1 and 2 above.



Quickly and easily send money to friends and family with Zelle®

Now available via Bill Payer with RescueNet

Zelle® is a fast, safe, and easy way to send and receive money, typically within minutes¹. Using just an e-mail address or U. S. mobile phone number, you can send money to people you trust, regardless of where they bank.

Send Money with Zelle®



FAST

Send and receive money typically in minutes¹



SAFE

Send money using only an email address or U.S. mobile phone number



EASY

Just log in to your online or mobile bank account

¹Transactions typically occur in minutes when the recipient's e-mail address or U.S. mobile number is already enrolled with Zelle.

Log in via Bill Payer with RescueNet

Personal Loan Rate

Starts with 12-Month Term; As Low As

2.99% APR



Go Go!

Apply now!
HFDFCU.org

Details on page 4.

Credit union bids fond aloha to Alexander 'Alika' Beck, Jr.

In March, HFDFCU's Board, management, and staff were stunned to learn of the sudden passing of Alexander 'Alika' Beck, Jr. who, at the time, was HFDFCU's longest-serving active volunteer.



Alika had been a volunteer in a number of Board and committee positions since 1991. His commitment to our credit union carried-on a family legacy that began with his father who was a founding member in 1937 of what was then the *Honolulu Firemen Federal Credit Union*.

Memorialized at a private celebration of life in May as a devoted family man, Alika's long career in fire service was remembered by many. His generosity and humor were also remembered by so many, including credit union industry colleagues who offered condolences as news of his passing spread.

HFDFCU CEO Guy Usui remembered Alika as an "unwavering supporter of our credit union who saw the value of what we do for our firefighters and their families. The credit union has lost a true friend!"



Get started with Sprig by CO-OP

Sprig by CO-OP is a stand-alone mobile app providing mobile check deposits directly to your HFDFCU account. While Sprig will link to your HFDFCU accounts, your Sprig username is separate from RescueNet.

1 Get started by installing Sprig

In your device's app store, search for "**Sprig by CO-OP**" and tap to install.

2 Register to use Sprig

After installing Sprig, register a **Sprig username** then add your HFDFCU account to Sprig. You'll be asked to verify several details, such as:

- ▶ HFDFCU Account Number
- ▶ Your first and last name
- ▶ Last 5 digits of your SSN
- ▶ Your date of birth
- ▶ Street number of your address

3 Verify test deposits from Sprig

After registering, Sprig will ask you to verify one or two test deposit amounts.

4 You're ready to deposit checks

At the Sprig home screen, tap Deposit and follow the on-screen prompts. Most deposits post in 2-3 business days.



For more information, visit GetSprig.com or HFDFCU.org

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. **Easy to Win Giveaway, page 1:** Expires 08/31/2021. HFDFCU will pay the first payment, up to three hundred seventy-five dollars (\$375), for a new personal loan, new personal line of credit (excluding real estate), or new Visa Platinum credit card account (collectively, "qualifying loan") of a member who applied for the same loan online using the online loan application at HFDFCU.org between and including 07/01/2021 to 08/31/2021, and whose name was drawn as one of ten recipients of all eligible applicants. First payment amount deposited first to member's Membership Savings Account as a dividend bonus, then transferred to qualifying loan as a payment. Member is still responsible for his/her first loan payment regardless of outcome. 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. **Personal Loan Rate, page 3:** Rate is for 12-month term and best credit with sample payment of \$84.69 per \$1,000 borrowed. Other rates and terms available.



**Honolulu Fire
Department**
Federal Credit Union

HFDFCU.org

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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

Updated Fee Schedule

Included with quarter-end account statements is a notice advising of a revised Fee Schedule applicable to all members.

Please retain a copy of this new Fee Schedule for your files. Additional copies are available in-branch or at HFDFCU.org