



# Lifeline

For Members of Hawaii's Only Firefighter Credit Union **Mid-4th Quarter 2021**



## Buy calendars for \$5 to benefit Kapiolani CMN

Help our fundraising efforts for Kapiolani Children's Miracle Network in Hawaii by purchasing additional HFD work shift calendars in-branch for \$5 each.

*Supplies are limited.*

*Extra \$2 fee ea. for postage for calendars being mailed.*

Calendar sales will benefit the credit union industry's Children's Miracle Network fundraiser, which ends in December.

### Branch Holidays

**Thursday, November 11**  
Veterans Day

**Thursday, November 25**  
Thanksgiving Day

**Friday, December 24**  
Christmas Day, Observed

**Friday, December 31**  
New Year's Day 2022, Observed

### Special Hours

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

## Lower your payment? Lower your rate? Or maybe both!

### Refinance any outside auto loan

Take advantage of our low auto refinance rate to lower the payment, lower the rate, or maybe both by refinancing any auto loan you've financed elsewhere.

**Apply at HFDFCU.org and also be entered to win our \$250 giveaway.**



**Refinance any outside loan**  
Lower your payments!

**Auto Refi Rate**  
60-Month Term, Starts as Low As

**1.60%** APR

Apply at HFDFCU.org

See page 4 for details.



## Enter to win \$250

Every new loan application gets you an entry to win \$250—Perfect for the holidays!  
Apply now until 11/24/2021 to qualify.

See page 4 for details.

## Get ready for the holiday rush with our low rate!

### The season's best personal loan rate

Whether it's to consolidate higher-rate balances from elsewhere, to be ready for the holiday rush, or for a splurge all for yourself—Now's the time for a Personal Holiday Loan at 1.99% APR.

**Apply at HFDFCU.org and also be entered to win our \$250 giveaway.**



**Load up for the holidays**  
with a Holiday Loan

**Holiday Loan Rate**  
12-Month Term, Starts as Low As

**1.99%** APR

Apply at HFDFCU.org

See page 4 for details.



## Black Friday bonus

Join our e-mail list at HFDFCU.org to learn about our Black Friday **mystery loan bonus!**  
Enroll at HFDFCU.org at our home page pop-up.

See page 4 for details.



## HFDFCU Visa® Platinum credit cards come with NortonLifeLock identity theft coverage

Starting with benefits like Visa's Zero Liability protection and identity theft coverage from NortonLifeLock's ID Navigator, every HFDFCU Visa® Platinum Credit Card comes with exceptional card benefits, available to cardholders.

- ▶ Visa Zero Liability protection
- ▶ ID Navigator Powered by NortonLifeLock™
- ▶ Cellular Telephone Protection up to \$400
- ▶ Roadside Dispatch®
- ▶ Auto Rental Collision Damage Waiver
- ▶ Travel Accident Insurance up to \$1,000,000
- ▶ Baggage Delay Reimbursement up to \$300
- ▶ Travel and Emergency Assistance Services
- ▶ Return Protection up to \$1,000
- ▶ Purchase Security Extended Protection up to \$50,000

Identity theft monitoring from **ID Navigator Powered by NortonLifeLock** is available at zero cost to cardholders with simple card enrollment.

For additional information including how to enroll in ID Navigator Powered by NortonLifeLock, visit [HFDFCU.org](https://www.hfdfcu.org)

**Important Information:** 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. **Enter to Win \$250, page 1:** The primary borrower for any new personal loan, new personal line of credit (excluding real estate), vehicle loan, or vehicle loan refinancing (collectively, "qualifying loan") applied for from 09/20/2021 through 11/24/2021 shall be entered into a drawing, with a name chosen randomly on or after 11/24/2021 to receive a \$250 dividend bonus credited to the primary borrower's Membership Savings (Type 01) account. Bonus awarded after first loan payment is completed. 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. **Auto Refinance (Refi) Loan Rate, page 1:** Lowest rate shown for 60-month term and best credit for borrower with direct deposit. Payment of \$1735 per \$1,000 borrowed. Existing HFDFCU loans not eligible for refinancing at this rate. **Holiday Loan Rate, page 1:** Rate is for 12-month term and best credit with sample payment of \$84.23 per \$1,000 borrowed. **Visa Platinum Credit Card Special Purchase Rate, page 1:** APR = Annual Percentage Rate. Payments will be applied per your standard payment allocation. Qualifying purchases made from 11/01/2021 through 12/31/2021 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 2022 billing cycle, after which the APR on the remaining balance of the qualifying purchases made during the promotional period shall revert to your purchase APR. 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 and balance transfers are excluded from the promotional offer. Additional restrictions may apply. Not valid where prohibited by law. **Black Friday Specials, page 1:** Details of such offers will be disclosed at the time of offer. Other rates and terms available. **Black Friday bonus, page 1:** Must enroll and accept promotional e-mails to be notified of availability. **Visa Benefits, page 2:** Please refer to your Visa Platinum Guide to Benefits available at [HFDFCU.org](https://www.hfdfcu.org) for full program terms and conditions, and to confirm specific coverage levels.



**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

Follow @HFDFCU



### 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

You didn't miss our  
**firefighter-exclusive**  
vehicle loan rate!

It'll be back in 2022, just in time  
for vehicle inventory to return.

