



Lifeline

For Members of Hawaii's Only Firefighter Credit Union Mid-2nd Quarter 2021



To get the scoop, subscribe to our e-mail list

To get the "scoop" on upcoming specials and exclusive offers

like our once-per-year firefighter-exclusive Vehicle Loan Rate, subscribe to our e-mail list.

Once subscribed, you'll get a jump on all scoops before newsletters and announcements are mailed.

- ▶ To subscribe, visit our website HFDFCU.org.
- ▶ At the home page pop-up, tap *Subscribe to Our E-Mail List*.

Plus, get an actual scoop, too. Members subscribing in May and June will be sent a non-stick rice scoop while supplies last.

Branch Holidays

Monday, May 31

Memorial Day

Friday, June 11

King Kamehameha Day

Monday, July 5

Independence Day (Observed)

Friday, August 20

State Admission Day

COVID-19 Lobby Hours

As lobby hours may change during COVID-19 restrictions, those are listed at HFDFCU.org in the home page pop-up.

Mobile check deposit now available using Sprig by CO-OP, a shared branch app

We've partnered with the team that runs the CO-OP Shared Branch Network to offer mobile check deposit with **Sprig by CO-OP**, a mobile app for iOS and Android devices.

Sprig by CO-OP is a multi-featured app that works like a shared branch in your pocket.

- ▶ Use Sprig for mobile check deposit
- ▶ Use Sprig to manage and transfer funds between accounts from multiple participating credit unions
- ▶ Use Sprig to find participating locations on the CO-OP Shared Branch Network



ENDORSE HERE

X *John Q. Member*
Sprig Mobile Deposit

DO NOT WRITE, STAMP, OR SIGN BELOW THIS LINE

When using Sprig by CO-OP for mobile check deposit, funds clear in 2-3 days with amounts and balances appearing instantly in RescueNet.

All mobile check deposits are subject to verification and transaction limits.

There's so much more to Sprig by CO-OP than mobile check deposit. Visit HFDFCU.org for details on all features, including a link to download the app.

Learn more about Sprig by CO-OP and get the link to download the app at HFDFCU.org or visit directly <http://bit.ly/hfdfcusprig>

Use of Sprig by CO-OP for mobile check deposit is subject to HFDFCU's Electronic Fund Transfer Agreement and Sprig Terms of Use. Copies of both are available at HFDFCU.org.

Our firefighter-exclusive Vehicle Loan Rate is back!
For active *and* retired firefighters. Limited time.

FF Vehicle Loan
5-Year Term • Starts As Low As
0.90% APR

Photo courtesy Toyota. See reverse for important details.

Important Notice Enclosed

Included with statements for April 2021 is a notice outlining **Changes to Electronic Fund Transfers Agreement and Disclosure**.

Please retain this notice for your records, which describes changes to noted documents, which you received at the time of account opening. Copies are also available at HFDFCU.org.

Earn a \$250 bonus with your HFDFCU Visa® credit card

Now's the time to earn a \$250 bonus with a HFDFCU Visa® Platinum credit card.

Earn this bonus when you spend just \$100 in the first 30 days with a new HFDFCU Visa® Platinum credit card **or** with a newly-increased credit limit on an existing HFDFCU Visa® credit card.

- ▶ Apply for a new HFDFCU Visa®
- ▶ Apply to increase the credit limit on your existing HFDFCU Visa®

With two ways to qualify for a bonus, there's no excuse to pass up this offer!

Apply for a new HFDFCU Visa® Platinum credit card or to increase your credit limit at HFDFCU.org



\$250 Bonus
After Purchase of \$100 in 30 Days



Honolulu Fire Department
Federal Credit Union

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

Don't miss out with Give \$50 Get \$50 to refer anyone new before it expires

When you refer someone to join the credit union, that referral will Give \$50 to them. And when they join with certain requirements, you'll Get \$50.

Share the benefit of HFDFCU membership.

Don't miss your chance. Refer a new member today!



WE TOOK UP TO 2.00% OFF PERSONAL LOAN RATES

Personal Loan Rate
12-Month Term • Starts As Low As **2.99% APR**
36-Month Term • Starts As Low As **3.49% APR**
Call for new lower rate for 60-Month Term also!

NOW'S THE TIME TO PAY DOWN HIGHER-RATE BALANCES!

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. Firefighter-Exclusive Vehicle Loan Rate: Rate is for 60-Month term HFDFCU Vehicle Loan with best credit; Sample payment of \$1705 per \$1,000 borrowed; Other rates and terms available. Firefighter rate requires HFDFCU membership, automatic payment from existing HFDFCU Checking Account with monthly direct deposit and primary borrower with verifiable employment or retirement as firefighter. Other restrictions may apply. Existing HFDFCU loan refinancing may not be eligible. Toyota is not a sponsor. Photo courtesy Toyota. [Personal Loans, page 2](#): Reduction in loan rates compares most recent Personal Loan Rates with those offered now, which range from a reduction in 0.26 to 2.01 percentage points across various terms and credit tiers. Payment sample for each rate shown: For 12-Month term and best credit, \$84.69 payment per \$1,000 borrowed; For 36-Month term and best credit, \$29.30 payment per \$1,000 borrowed. Other rates and terms available. [\\$250 Cash Bonus](#): Expires 06/30/2021. Awarded as a dividend bonus deposited to Savings Account after verified cleared and posted purchases in first 30 days of account opening meet or exceed \$100, excluding any transactions presented against full or partial refunds. Allow up to eight weeks for posting and verification. Original use and/or minimum usage requirements of your HFDFCU Visa Platinum credit card is required for benefits to apply. Please consult a Cardholder Agreement and Your Visa Card Guide to Benefits for benefits details, which include terms and limitations, Benefits, coverages, and availability subject to change or cancellation at any time. Not available nor applicable for accounts that are deemed delinquent or canceled by the credit union. Your participation in benefits or coverages offered does not affect your creditworthiness. Referrals may result in your responsibility to pay for services requested and/or provided. Summary of features as of 01/01/2021. For complete features, terms, rates, fees, and conditions, please see the credit union.