

2nd Quarter 2018
Volume 13 – Issue 2

We'll be on-site at Servco
Honolulu in Mapunapuna
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Reduce your tax burden
with our 1.25%^{APY} IRA rate
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Congrats to Honolulu's
newest firefighters!
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\$250 Federal Firefighters'
T-Shirt Design Prize
PAGE 3

Your Lifeline

Honolulu FIRE DEPT F.C.U. FOR A LIFETIME



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

Applications available
at HFDFCU.org and are
due May 31, 2018

Credit union members are
invited to apply for HFDFCU's
annual \$1,000 Board
Scholarship.

The \$1,000 award is
presented each year to
a deserving credit union
member whose endeavors
include higher education
after high school. While the
HFDFCU Board Scholarship
gives preference to firefighter
members' families, all
members should apply!

Applications from across the
state are considered and are
provided without restriction.

"Even with our late start,"
HFDFCU CEO Jon Mitomi said,
referring to the late availability
of the scholarship application,
"it's important our members
are still given the opportunity
to take advantage of this."

To apply for the HFDFCU
Board Scholarship, visit
HFDFCU.org/monetaryaward
or visit us in-branch to pick up
an application packet.

Applications are due by
Thursday, May 31, 2018.

Summer Loans

Fly High with Our Low Rate!

Personal Loan Rate As Low As
2.99% APR

Apply today at HFDFCU.org

Products and services subject to membership eligibility. 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. Other rates and terms available.

Holiday Closures

Monday, May 28
Memorial Day

Monday, June 11
King Kamehameha I Day

Wednesday, July 4
Independence Day

Friday, August 17
Statehood Day

Monday, September 3
Labor Day

OUR OFFICE CLOSSES AT 2:00 PM ON
THE LAST WEDNESDAY OF EACH
MONTH FOR STAFF DEVELOPMENT.

Get a Personal ID Kit with every new account!

Open a new account in April and get a
useful ID kit good for keiki or kupuna.

- Store fingerprints & other information.
- Get one for everyone in the family.

Open an account today!

While supplies last. Restrictions may apply. One per newly-opened account.



Important Toll-Free Service Numbers

Visa® Platinum Credit Card
Report Lost or Stolen
800-442-4757

Debit MasterCard®
Report Lost or Stolen
800-528-2273 or
812-647-9794

Card Activation
877-723-5999

PIN Change
877-267-6941

RescueNet Bill Pay
Member Support
855-840-5706



Find the fire
helmet & win!



Brielle Yoder
Member since 2006

Brielle found the helmet and won \$25!

Brielle entered with her dad Mark's help. She found the helmet in last quarter's *Your Lifeline* newsletter in the Visa® Platinum credit card benefits listing on page 3.

Find the black fire helmet in this issue and enter to win!

Once you find the hidden **black** fire helmet, tell us or show us where it is in an e-mail to PromoHFDFCU@HFDFCU.org.

Each correct entry is entered to win \$25, with a winner drawn randomly and announced in the next issue of *Your Lifeline* newsletter. Award is a dividend bonus. Name of member will be used publicly. No purchase necessary; Other restrictions may apply. See www.HFDFCU.org/giveaways for rules.

Simpler Solutions and Added Enhancements

We're updating our checking accounts

We set out in 2018 to refocus our efforts on enhancing all products and services. We're starting with updating our checking accounts.

Our aim is to make things simple while adding useful enhancements.

No Restrictions

We know it's cumbersome to try to remember what is or isn't allowed with your account. *We've eliminated restrictions.*

You Decide What Works

Whether you want paper statements or electronic statements or you want to earn higher dividends or don't care about that. You're in control of what works. *We've made it simple for you to choose.*

NEW! ID Theft Service

We're adding a unique service which will be available to all members and complimentary to certain account types.

NEW! Monthly Debit MasterCard® Rebates

We're enhancing all new and existing HFDFCU Debit MasterCard® with a monthly rebate that lets members earn \$2.50 after purchases total at least \$100.

Watch for Notices in April Statements

These changes won't happen immediately. Starting with April statements, members will receive notices outlining these changes and how they will affect individual accounts.



Just Two Simple Choices

Simple Checking

An account designed for those needing a simple way to manage the 'everyday.' No complex rules or restrictions.

Enhanced Checking

Designed especially for members who have the need for additional services without paying for them. Plus, earn a higher dividend!



RescueNet Mobile Update

HFDFCU's RescueNet Mobile App is the quickest way to access your accounts.

Both iOS and Android versions have been updated to version 17.4.

Find RescueNet Mobile by searching "Honolulu Fire Department FCU" in the Apple App Store or Android Play Store.

Data rates may apply.

Reduce Your Tax Bill! We can help with an IRA

1.25% APY
Individual Retirement Account

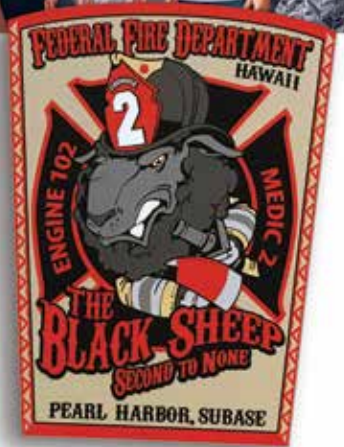
Open your IRA today!

APY is annual percentage yield. Rate subject to change as determined by HFDFCU Board of Directors; accurate on 12/15/2017. Minimum to earn is \$0.01. Fees may reduce earnings on account. Tax implications should be discussed with a tax professional.



Congratulations HFD 103rd Recruit Class!

As Hawaii's only credit union founded by firefighters, HFDFCU is always available for firefighters statewide, including Honolulu's newest firefighters from the 103rd recruit class.



FFD T-Shirt Design Contest

In partnership with Federal Fire Fighters of Hawaii, IAFF Local F-263, HFDFCU sponsored the grand prize of \$250 for the crew behind the winning design in the union's recent t-shirt design contest.

Crews from federal fire stations came up with original and symbolic designs each eligible for the \$250 grand prize. Designs were judged by HFDFCU staff.

"The detail and artistry in the entries shows the talent of these firefighters," said Jon Mitomi, HFDFCU CEO.

Above – The winning design by Federal Fire Station 2 which was received and judged by HFDFCU.

At top – From the winning design team, firefighters Garrett Oudraad, Arman Lagman, and Samson Aina, with Federal Firefighters of Hawaii President Reid Shimabukuro.

Servco Honolulu

2850 Pukoloa St.

 Join us on-site!
April 20 - 23



Design Your Own Card!

Make any HFDFCU Debit MasterCard® a custom card with Design It!
Watch for an activation notice in your statements.

All-Member Roll-Out Starts June 1

Not all members eligible for HFDFCU Debit MasterCard®. Terms, conditions, rates, fees, & other restrictions may apply.





**Honolulu Fire
Department**
Federal Credit Union

HFDFCU.org

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

Instagram Facebook Twitter /HFDFCU

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at HFDFCU.org

turbotax. HFDFCU.org

Highlights from Annual Meeting

Even with a smaller venue, this year's Annual Meeting was not short on enjoyment for all.

Members were greeted with customary gifts upon registration and our credit union's annual report for last year.

If you were unable to attend and would like a copy of our recent Annual Report, please visit us in-branch.



Member Dale "Deejay" Phillips won the grand prize giveaway of a \$500 Hawaiian Airlines gift card. Board Chairman Keith Williams and CEO Jon Mitomi presented Dale with his prize.



Mahalo for your years of service as Board directors, Hardy & Mel!

After years of dedicated volunteer service as Directors on our credit union's Board of Directors, Henry "Hardy" Akau and Melvin Tsutsumi both recently retired from their most recent roles as Board Secretary and Board Treasurer, respectively. Both took part in significant milestones achieved by our credit union over their long tenures.

As with all other credit unions, our credit union's Board is comprised of an all-volunteer group of active members who are not paid and who advocate as the voice on behalf of their fellow members.

Without their dedication and guidance, our credit union's success would not shine as much as it does. We truly bid a fond aloha and mahalo to Hardy and Mel!



Hardy Akau



Melvin Tsutsumi

At top – Hardy, with lei, and Supervisory Committee member Jay Kemmler, Board Chairman Keith Williams, and CEO Jon Mitomi.

