

2nd Quarter 2019

Apply for our Annual Board Scholarship
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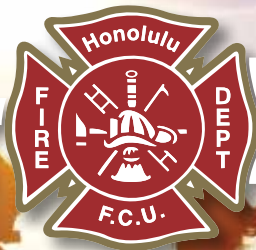
Don't forget how an IRA could help at tax time!
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We're upgrading RescueNet in July
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Your Lifeline



FOR A LIFETIME

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



Applications available at HFDFCU.org and are due May 31, 2019

The credit union's Board of Directors encourages members to apply for its annual \$1,000 Board Scholarship.

The \$1,000 award is presented each year to a credit union member whose plans include higher education.

While the HFDFCU Board Scholarship gives preference to firefighter members' families, all members are invited to apply!

Visit HFDFCU.org/scholarship or visit us in-branch to pick up an application packet.

Applications are due by Thursday, May 31, 2019

Apply in-branch and get a sunshade!

Personal Loan Rate As Low As
2.99% APR

Sunny Summer Loans!

Products, services subject to membership. Loan products subject to credit review. Rate for 12-Month term, best credit = Payment of \$84.69 per \$1,000 borrowed. Other rates and terms available.

Refinance a Loan Be Entered to Win \$500!

Let us refinance an outside loan and be entered to win \$500 from Hawaiian Airlines

- Get an entry for each application you submit.
- Get an extra entry once you're approved.

Apply Today! HFDFCU.org

Hawaiian Airlines is not a sponsor or participant in this giveaway. Any HFDFCU loans, lines of credit, or other obligations not eligible for refinance. Products, services subject to membership. Loan products subject to credit review. Frivolous applications will disqualify. Other restrictions may apply.



Holiday Closures

Friday, April 19
Good Friday

Monday, May 27
Memorial Day

Tuesday, June 11
King Kamehameha I Day

Thursday, July 4
Independence Day

Our office closes at 2:00 pm on the last Wednesday of each month.

Important Toll-Free Service Numbers

Visa® Platinum Credit Card
Report Fraud or Disputes
Report Lost, Stolen, Destroyed Card
800-442-4757

Debit MasterCard®
Report Lost, Stolen, Destroyed Card
800-528-2273

PIN Change
877-267-6941

RescueNet Bill Pay
Member Support
855-840-5706



Keep a reminder to be ready
with our tear-out guide on page 3

Upgraded RescueNet online account access rolls-out on July 2

You'll love our new RescueNet online account access system!

Starting July 2, look for a new version of RescueNet online account access for desktop browsers and a new app for iOS and Android.

We're making user-friendly improvements and we're adding new features.

This upgrade will occur over the last weekend in June.

Details about the upgrade are explained on page 3 in our Upgrade Status Guide.

NEW! Better Layout

You'll notice a better layout, which is more adaptable to your browser or device.

NEW! Account Alerts

Set-up alerts triggered by balance or transactions.

NEW! Secure Messaging

Send secure, encrypted messages to credit union staff without needing to use a separate, unsecure e-mail.

NEW! Transfers Set-Up

Easier-to-use system to add, update, or stop automatic transfers to all of your own accounts and loans.

NEW! Updated Apps for iOS & Android Devices

New versions of our iOS and Android RescueNet apps will also be released on July 1.

Look for updates
at HFDFCU.org

Real Estate

Talk with our lenders today!

853-2355



To Purchase,
to Refinance,
for Equity,
& More

 NMLS Lender 462791



Find any fire icon!

Locate any of these five fire icons in black and when you do, let us know so you're entered to win \$25!

Contest winners will be back in our next issue.



Check your IRA limits

Whether making Individual Retirement Account contributions electronically or while in-branch, be sure to make the most of your past-year and current-year limits.

Consult your tax advisor first, then visit us in-branch. Our staff can assist with your IRA transactions.

Reduce Your Tax Bill!

We can help with an IRA

1.25% APY

Individual Retirement Account

Open an IRA today!

APY is annual percentage yield. Rate subject to change as determined by HFDFCU Board of Directors; accurate on 02/28/2019. Minimum to earn is \$0.01. Fees may reduce earnings on account. Tax obligations and implications should be discussed with a tax professional.

Products & Services Affected During Upgrade

Upgrade Status Guide

Over the last weekend in June, our online account access system called RescueNet will be upgraded. **Some products and services may be interrupted.**

STARTS 4:00 pm, Friday, June 28
ENDS 8:00 pm, Monday, July 1

Products & Services Tied-In to RescueNet and their Status During Upgrade

Fewer than half of the products and services tied-in to RescueNet will be interrupted during this upgrade. We've listed those products or services along with a status for each during this upgrade.

Online & RescueNet Services	STATUS DURING UPGRADE
HFDFCU.org Website	+
HFDFCU.org Online Loan Applications	+
E-Statements	+
RescueNet Online (Desktop)	*
RescueNet Mobile (iOS and Android)	*
Bill Pay & Pop Money (Desktop & Mobile)	*

In-Branch Services

In-Branch Services	STATUS DURING UPGRADE
HFDFCU Branch Access	*
Shared Branch Access at HFDFCU	*
Shared Branch Access outside HFDFCU	*

Card-Related Services

Card-Related Services	STATUS DURING UPGRADE
ATM Card Use	x
Debit MasterCard® Use	x
Visa® Platinum Credit Card Use	+
GoToMyCard.com for Visa® Platinum	+

Account Services

Account Services	STATUS DURING UPGRADE
Check Writing from HFDFCU Account	+
Direct Deposit & Incoming Payroll	+
Outgoing Electronic Transactions	+
Automatic Transfers (Account & Loan)	+

Loan Services

Loan Services	STATUS DURING UPGRADE
Loan Applications (Submit & Review)	+

■ = No Upgrade □ = Being Upgraded + = No Interruption x* = See Details at Right

Details About Products & Services Being Interrupted During Upgrade

We've listed details about the products and services that will be interrupted during this upgrade.

- * RescueNet Online**
 Access to the old RescueNet will end on Friday, June 28 at 4:00 pm. Access to the brand new RescueNet will begin on Tuesday, July 2.
 → Instructions on how to access the brand new RescueNet will be posted to our website on July 2.
- * RescueNet Mobile**
 Access to RescueNet with iOS or Android apps will not be available while RescueNet Online is not available.
 → Brand new iOS and Android apps will be released by July 2.
 → Download and access instructions will be posted to our website.
- * BillPay Service**
 Access to BillPay will not be available while RescueNet Online is not available. Bills, payees, and scheduled payments will be retained.
 → We suggest rescheduling payments scheduled for June 28 through July 2 while the system is suspended during the upgrade.
- * HFDFCU Branch Access**
 Our branch will be open on Monday, July 1. However, transactions for HFDFCU accounts will not be available on Monday, July 1.
- * HFDFCU Shared Branch Transactions & Access**
 Access to outside Shared Branch accounts at the HFDFCU branch will not be available on Monday, July 1.
- * Shared Branch Access at Outside Locations**
 Access to HFDFCU accounts at outside Shared Branch locations will not be available on Saturday & Sunday, June 29 & 30 and on Monday, July 1.
 → Full access to HFDFCU accounts at outside Shared Branch locations will resume on Tuesday, July 2.
- x ATM & MRA Cards**
 Withdrawals or purchases with ATM or MRA cards should not be interrupted. Balance inquiries will not be available.
- x Debit MasterCard®**
 Purchases, withdrawals, and cash back with your Debit MasterCard should not be interrupted. Balance inquiries will not be available.

More Details at HFDFCU.org
 Additional details about this upgrade are listed on our website and in an easy-to-use brochure available in-branch.



**Honolulu Fire
Department**
Federal Credit Union

HFDFCU.org

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

/HFDFCU

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on TurboTax®

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at HFDFCU.org

HFDFCU.org

Annual Meeting Highlights

While continuing in a small venue, Annual Meeting was enjoyed by those who attended. Members were greeted with gifts upon registration and our credit union's annual report for last year.

While our Board of Directors considers a change in format to adjust to changing member demand, if you're interested in submitting input related to future Annual Meetings, send your input to:

Board of Directors
Annual Meeting Committee
HFD Federal Credit Union
1200 N. School St.
Honolulu, HI 96817

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



Mahalo for your years of dedication, Keith and Hiram!

With fond aloha, we send-off Keith Williams and Hiram Keliipio who both recently retired from their most recent roles as Board Chairman and Board Vice Chairman, respectively, of our credit union's Board of Directors.

"We owe much of our credit union's current success to the vision and commitment of both of these tireless volunteers," said HFDFCU CEO Jon Mitomi. He continued, "Keith and Hiram will definitely be missed. We thank them for their years of dedication to our credit union!"



Keith Williams



Hiram Keliipio



Vanessa Lyons, here with Board Chairman Pro-Tem Guy Katayama and CEO Jon Mitomi, won the grand prize giveaway of a \$500 Hawaiian Airlines gift card.



Board of Directors conduct the business meeting portion of the day. Bottom, annual report.

At top – Retiring Board Chairman Williams with HFDFCU CEO Jon Mitomi and Honolulu Fire Department Fire Chief Manuel P. Neves at a recent credit union function.