



Lifeline

FOR MEMBERS OF HAWAII'S ONLY FIREFIGHTER CREDIT UNION

MID-1ST QUARTER 2020

An extra Lifeline

Welcome to our first mid-quarter *Lifeline* issue, which we're issuing with February, May, August, and November statements.

You'll see some overlapping information from our main quarterly issues, but we'll also include updates that can't wait until those other issues. Look for your copy with your paper or e-statements.



Save more for the holidays!

New, higher rate is double the rest

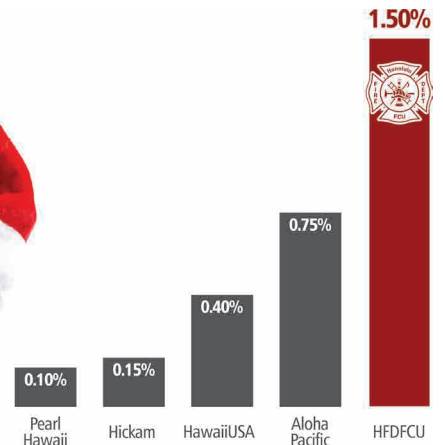


We raised our Holiday Club dividend rate, which means it's easier to save for those year-end expenses.

It also means our rate is double the rates of other banks and credit unions that offer a similar product.

All new and existing Holiday Club accounts will receive our new, higher rate. The earlier you open a Holiday Club, the more you can earn.

Open a new Holiday Club account for each member in your family!



1.50% APY

Fixed Term Ends 09/30/2020 Balances \$100 to \$10,000

APY is annual percentage yield. Rate subject to change. Rate is accurate on 01/31/2020. Minimum to earn is \$100; Maximum balance is \$10,000. Early withdrawal penalty and/or fees may reduce earnings on account. Comparison based on Hawaii banks and credit unions that offer a Holiday Club savings account; Compared Pearl Hawaii FCU, Hickam FCU, HawaiiUSA FCU, and Aloha Pacific FCU. One Holiday Club account per primary member.

Direct deposit for your taxes

To have your federal or state tax returns deposited electronically, or to pay for your taxes electronically, with your HFDFCU account, provide the HFDFCU routing number then your 3- to 6-digit account number.

- ▶ HFDFCU Routing Number **3213 79 151**
- ▶ Your Account Number

Plus, don't forget to save with TurboTax. Start at HFDFCU.org

Holiday bills keep coming?

We can help with the empty pockets!

Personal Loan Rate As Low As

2.99% APR

12-Month Term Other Rates & Terms Available

Apply today! HFDFCU.org or In-Branch

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.



**It's bulk season
for your IRA!**

With our new, higher rate

**1.75%
APY**



APY is annual percentage yield. Rate subject to change. Rate is accurate on 12/31/2019. Minimum to earn is \$0.01. Fees may reduce earnings on account. Tax implications should be discussed with a tax professional. Consult a tax specialist. HFDFCU does not offer tax advice.

Congratulations HFD 106th class!

Our credit union is always available to Honolulu's fire fighters, including HFD's newest from the 106th recruit class. Congratulations!



**Honolulu Fire
Department
Federal Credit Union**

HFDFCU.org

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

Here's why HFDFCU Visa stands up to all the other cards you love

The HFDFCU Visa[®] Platinum credit card is a great everyday card **and** great for balance transfers!

- ▶ No annual fee
- ▶ No foreign transaction fees

**We say keep your favorite
mileage reward cards, too!**

We make balance transfers easy, which lets you spend and earn with your favorite mileage card. Then transfer those balances to your HFDFCU Visa[®] Platinum credit card.

**No balance
transfer fee**

We don't charge a percentage fee for the balances you transfer.

No higher balance transfer rate

Your rate for balance transfers is the same as your rate for purchases.

**Get your HFDFCU Visa
Platinum credit card today!
Apply at HFDFCU.org**



Toll-Free Direct Support

Visa[®] Platinum Credit Card
Report Fraud or Disputes
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