

# Savings Products

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## Savings Accounts

- **Share (savings) Accounts**  
Basic savings that earns competitive dividends.
- **VIP Money Market**  
Tiered savings designed to earn higher dividends for higher balances.
- **Christmas Savings**  
Seasonal savings account to help with the holiday expenses.
- **Kids Club**  
Savings account designed for children 0 - 12 years of age with fun activities & earned merchandise.
- **Custodial (UTTMA) Accounts**  
Accounts for monies for the sole use of a minor.
- **Advantage Savings**  
Savings account designed for teens and young adults 13-22 years of age with ATM access.

## IRAs

- **Traditional IRAs**  
Designed to provide you money for the future. Qualified distributions include: first home purchases up to \$10,000 and qualified higher education costs.
- **Roth IRAs**  
Designed to help individuals save for their first home, higher education and other qualified distribution reasons.
- **Coverdell IRAs**  
Designed for higher education needs. Qualified distributions include: tuition, books, supplies, equipment or fees.

All IRA products available as Share Accounts or Share Certificates.

## Certificates

- **Share Certificates**  
High yielding share certificates with terms up to 60 months.

## Checking Accounts

- **Preferred Checking Accounts**  
Checking that earns dividends. No minimum balance, no service fees, and free HIFICU custom checks with a minimum direct deposit of \$200 per pay period, an average daily balance of \$400 per month, age 55+, or \$50,000+ on deposit at the Credit Union.
- **Value Checking**  
Basic checking. No minimum balance, no service fees and one order of HIFICU custom checks free.
- **Advantage Checking**  
Checking designed for teens and young adults age 16-22 years of age. No minimum balance, reduced service fees, free ATM transactions at HIFICU or BOH ATMs, customized photo card, one order of HIFICU custom checks free per year.

## Loan Products

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### Loans

- **New & Used Auto Loans**  
Get the same competitive rates for both used and new car purchases.
- **Personal or Consolidation Loans**  
Use your personal loan to take a vacation or buy the computer you want. Get a consolidation loan and make one easy monthly loan payment.
- **Secured Loans**  
Available as Share or Certificate secured loans.
- **Mortgage Loans**  
First and Second mortgages at Fixed and Adjustable Rates.

### Lines of Credit

- **Home Equity Credit Line**  
Let your home's equity help you achieve your long-term financial goals.
- **Line of Credit**  
You'll be prepared for unexpected expenses with a line of credit at your fingertips.



## Visa Credit Cards

- **Visa Gold & Platinum**  
Higher credit line with a competitive interest rate.
- **Visa Classic**  
Three programs to fit your needs:  
Visa Classic, Student Classic & Shared Secured.
- **CU Rewards**  
Earn premium merchandise or travel awards on any airline with your HIFICU Visa Card.

## Member Benefits

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### Convenience

- **Direct Deposit & Payroll Deduction** - No more waiting in line to deposit on paydays!
- **Home Branching & Bill Payer** - Bank online 24 hours a day at [www.hificu.com](http://www.hificu.com).
- **AnyTime Teller** - Voice Response System  
Make transactions at your convenience, 24 hours a day from a touch tone phone.
- **ShareCard** - Access your Share and Share Draft accounts at Hawaiian Financial FCU and Bank of Hawaii ATMs or ATMs with Maestro or Cirrus logos.
- **Check Card** - It's an ATM Card and Checkbook all in one.
- **Shared Branching & Correspondent Credit Unions** - Transact at select credit unions, please see reverse side for a listing.
- **Internet Website** - [www.hificu.com](http://www.hificu.com)
- **King Street Drive-Thru Teller**
- **Mobile Banking**-Transfer funds, pay bills, and check balances from your smartphone.

## Services

- **Toll-free number**
- **Free Travelers Checks**
- **Free Notary Service**
- **Free Signature Guarantee**
- **Workplace Servicing**
- **Belonging** - Member newsletter
- **Shared Branching**
- **Correspondent Credit Unions**
- **Safe Deposit Boxes**
- **Pioneers Club** - A club for eligible seniors.
- **Car Insurance**-Save on Farmers Insurance Hawaii rates.
- **Low Cost Money Orders**
- **Postage Stamps**
- **Bus Passes**
- **Consolidated Movie Tickets**
- **Foreign Currency Exchange**
- **Email Subscription**-receive email updates on promotions and events
- **Pop Money**-Send money using your cell phone.

*Visit us on the web*  
*[www.hificu.com](http://www.hificu.com)*

*Email us: [info@hificu.com](mailto:info@hificu.com)*



**Account#**

**Account Application**

- Share/Savings                       Share Draft/Checking  
 Regular    Kids Club    Advantage    Preferred    Value    Advantage  
 Share Certificate    Money Market    Other  
 Deposit Amount: \_\_\_\_\_

**Please read the application instructions on the reverse side before filling out the application.**

Name (N1) \_\_\_\_\_

Home Address \_\_\_\_\_

Home #( ) \_\_\_\_\_ Work #( ) \_\_\_\_\_

Cell #( ) \_\_\_\_\_ Date of Birth \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_

Email \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Eligibility for Membership \_\_\_\_\_

Under penalties of perjury, I certify that:  
 (1) The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued), and  
 (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and  
 (3) I am a U.S. citizen or other U.S. person. For federal tax purposes, you are considered a U.S. person if you are: an individual who is a U.S. citizen or U.S. resident alien; a partnership, corporation, company, or association created or organized in the United States or under the laws of the United States; an estate (other than a foreign estate); or a domestic trust (as defined in Regulations section 301.7701-7).  
 (4) The FACTA code(s) entered on this form (if any) indicating that I am exempt from FACTA reporting is correct.

Certification Instructions. Cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you are not a U.S. person.

By signing below, I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Rate and Fee Schedule, Funds Availability Policy Disclosure, if applicable, and to any amendment the Credit Union makes from time to time which are incorporated herein. I/we acknowledge receipt of a copy of the Agreement and Disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Funds Transfer Agreement.

I/we hereby make application for membership in and agree to conform to the Bylaws, as amended, of Hawaiian Financial Federal Credit Union (the "Credit Union"). I/we certify that I/we am/are within the field of membership of this Credit Union; the information provided on this application is true and correct; and my signature on this card applies to all accounts under my/our name at this Credit Union. I/we also agree to be bound to the terms and conditions of any account that I/we have in the Credit Union now or in the future.

**X** N1 \_\_\_\_\_  
 Signature Date

**X** N2 \_\_\_\_\_  
 Signature Date

**X** N3 \_\_\_\_\_  
 Signature Date

**ACCOUNT DESIGNATION**

Payable Upon Death (POD)/Trustee Account  
 Beneficiary \_\_\_\_\_  
 Address \_\_\_\_\_

UTTMA/UGMA  
 As custodian for \_\_\_\_\_ (minor)  
 under the Uniform Transfer/Gifts to Minors Act  
 Minor SS# \_\_\_\_\_

DBA  
 Name of DBA \_\_\_\_\_

**ACCOUNT OWNERSHIP**

Name (N2) \_\_\_\_\_  
 Address \_\_\_\_\_

Home #( ) \_\_\_\_\_ Work #( ) \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Eligibility for Membership \_\_\_\_\_

Name (N3) \_\_\_\_\_

Address \_\_\_\_\_

Home #( ) \_\_\_\_\_ Work #( ) \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_ Date of Birth \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Employer \_\_\_\_\_

Occupation \_\_\_\_\_

Eligibility for Membership \_\_\_\_\_

**INFO REQUEST**

**I am interested in more information on:**

- Share Draft (Checking)                       ATM Share Card Access  
 Loan Programs:                                       Home Branching (online banking)  
      Car Loans     Certificates  
      Home Equity Loans                                       KIDS Club  
      Mortgages     Pioneers Club  
      Personal Loans     Mastercard Check Card  
      Visa Credit Card  
 AnyTime Teller                                       IRA  
     (24 hour account access)

**For Credit Union Use Only**

Date of Membership \_\_\_\_\_ Br \_\_\_\_\_ New \_\_\_\_\_

Opened/App'd by \_\_\_\_\_ Check Verify \_\_\_\_\_

Membership Officer \_\_\_\_\_

**ENROLLMENT INFO**

**TIN CERTIFICATION**

**AUTHORIZATION**



# Application Instructions

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When mailing, return the finished application with the following:

- 1) A copy of 1 valid U.S. government issued picture ID (eg: Driver's license, State ID, Passport, Military ID).
- 2) At least \$5.00\* is needed to open each account. If you are opening a Share and Share Draft account, at least \$10.00 needs to be deposited.

If you have any questions, please call **New Accounts** at **832-8700**. Please mail the application to:

**Attn: New Accounts  
Hawaiian Financial FCU  
1138 North King Street  
Honolulu, HI 96817**

**OR**

**Apply online at [www.hificu.com](http://www.hificu.com)**

\*Refer to our Rate & Fee Schedule for minimum balance requirements.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents. Please keep in mind that we will secure this information in accordance with the Hawaiian Financial FCU Privacy Statement.

## Primary Field of Membership

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The Field of Membership shall be limited to those having the following common bond:

- 1) Persons who live, work in, or go to school in and business and other legal entities located on the Island of Oahu, Hawaii;
- 2) Others living in the same household under the same roof;
- 3) Members of their immediate families, including foster & adopted children;
- 4) Organizations of such persons.

# Shared Branching Network

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The Shared Branching (SB) program gives our members the ability to do specific transactions (see below) at participating credit unions. Visit any of the following participating credit unions for your banking convenience:

**Aloha Pacific FCU**

**Hawaii FCU**

**Hawaii Central FCU**

**Hawaii Community FCU**

**Hawaii County EFCU**

**Hawaii Law Enforcement FCU**

**Hawaii Schools FCU**

**Hawaii State FCU**

**HawaiiUSA FCU**

**Honolulu FCU**

**Hotel and Travel FCU**

**Kamehameha FCU**

**Kauai Community FCU**

**Pearl Hawaii FCU**

**The Queen's FCU**

**Schofield FCU**

**University of Hawaii FCU**

**Valley Isle Community FCU**

**West Oahu Community FCU**

### Available Transactions:

- Cash withdrawals, limited to the lesser of the member's available balance or the outlet's available cash (at least \$500)
- Deposits (business deposits and third party checks not accepted)
- Loan Payments (excluding Visa)
- Check Withdrawals (subject to funds available and limits)
- Money Orders

Note: Coin deposits will be subject to the customary policies and fees of the outlet.

### Immediate credit will be given for:

- Cash Deposits
- Payroll Checks (restrictions apply)
- Government Checks (Federal, State and Local)
- Federal Reserve Bank or Federal Loan Bank Checks
- Postal Money Orders
- Host Credit Union Official Checks

All other checks will be subject to holds.

## Correspondent Credit Unions

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The Correspondent Credit Union (CCU) program gives our members the ability to do specific transactions (see below) statewide. Visit any of the following participating Credit Union partners for your banking convenience:

### Molokai Community FCU

- Share Draft Cashing up to \$200
- Deposits to Share/Share Draft Accounts
- Loan Payments
- Check Disbursements\*
- Travelers Checks\*
- Loan Disbursements\*
- Money Orders\*

*\*fees may apply*

Please notify us for Cash Withdrawals, Check Disbursements, Money Orders, Loan Disbursements and Travelers Checks.

Also, all CCU transactions must be called in by 2:30 pm for same day transaction.

For CCU transactions call 832-8777(Oahu) or (800) 272-5255 (Toll Free) and ask for our tellers.

For more information contact us at 832-8700 or (800) 272-5255.