Aloha To The Family
Board of Water Supply FCU Joins the HiTel FCU Ohana

Please join us in giving a huge welcome to the members of the Board of Water Supply Federal Credit Union as they join our membership.

On Monday, November 7, 2016, the Board of Water Supply Federal Credit Union (BWSFCU) officially merged with our HiTel FCU ohana. BWSFCU had over 1,000 members and $15 million in assets.

BWSFCU was chartered on January 1, 1938. The charter allowed BWSFCU to provide financial services to Board of Water Supply employees and their immediate families. To continue their 79 years of success, the board of directors developed a business plan to merge with HiTelFCU. The merger will be mutually beneficial to both credit unions by alleviating the regulatory burden to BWSFCU and increasing the usage of HiTelFCU’s products and services.

We are excited to serve our new members and introduce them to our products and services.

A few of the new services that they will be able to take advantage of are:

• Mortgages
• Home Equity
• Line of Credit
• Checking Accounts
• ATM Cards
• Debit Cards
• Online Banking
• Online BillPay
• Mobile Banking
• Certificates
• Money Orders
• Keiki Club Accounts
• Courtesy Pay
• VISA Credit Cards
• POP Money
• MyFinancial Management Tool

Now, as new members of HiTel FCU, former BWSFCU members can look forward to the same exceptional services that they experience at every visit. Members will be able to access our 5 Walmart in-store outlets and our Kaimuki, Kaliihi, Wheeler and Waikiki branches. BWSFCU members with Board of Water Supply credentials will continue to visit Erwin and Melody at the existing BWSFCU branch.

The branch is located in the engineering building of Board of Water Supply and is in a secured facility. Only guests on official visits and properly badged employees are allowed on to the property.

Again, BWSFCU members, welcome to the HiTel FCU ohana and we look forward to meeting all your money needs.

For questions about products and services available to you, please do not hesitate to call (808) 832-8700 and we will be more than happy to assist.

Save the Date
March 25, 2017
Sheraton Waikiki

Save the date for Hawaiian Tel Federal Credit Union’s Annual Meeting and Dinner!
Ticket Sales begin in February. Watch your mail for details on the event. Call 832-8760 (Marketing) to reserve your space early.
Aloha, Members,

As the holiday season draws near, we extend a warm welcome to the more than 1,100 members of the Board of Water Supply Federal Credit Union with the merging of our Credit Unions on November 2, 2016. We’re happy to serve you and encourage you to explore all that we have to offer you in the way of financial services - from personal loans, to home equity lines, to the convenience of purchasing postage stamps and bus passes at our branches, and many other services as well. ‘E komo mai!

To all our members, this time of the year is the busiest for many people, and we’ve provided some great tips for you. See page 5 to read up on how to stay financially safe during the holidays.

We at the Hawaiian Tel Federal Credit Union wish you all the blessings of the holiday season.

William “Primo” Pimental, Board Chairman

Member Service

Available at all of our branches! Skip a trip to the post office or the grocery store and conveniently purchase your postage stamps and bus passes when you bank with us!

Postage Stamps

One Booklet of 20 Stamps: $9.40

TheBus

Monthly Passes

Adult: $60 Youth: $30

Also available at our branches, Consolidated Theatres Screen Savers! Watch the latest Hollywood hits at a fraction of the price! It’s the perfect stocking stuffer! $7.50 ea

Board Election Notification

The Nominating Committee has selected Glen Moribe and Debbie Lau-Okamura for the two Board of Director vacancies to be filled in 2017. Nominations for Board of Directors may be submitted by petition. Petitions may be picked up at the King Street branch and must be turned in no later than Monday, January 16, 2017.

Kalihi Branch (Main)
1138 North King St
Ph: (808) 332-8700
Mon. - Thurs: 8:30 AM to 4:00 PM
Friday: 8:30 AM to 6:00 PM*

Fort Street Branch
1032 Fort St (inside Walmart)
Ph: (808) 532-5300
Mon. - Fri.: 7:30 AM to 5:00 PM
Saturday 8:00 AM to 1:00 PM

Kaimuki Branch
1144 10th Ave, Suite 101
Ph: (808) 755-6940
Mon. - Thurs: 8:30 AM to 4:00 PM
Friday: 8:30 AM to 6:00 PM*

Kapolei Branch
91-600 Farrington Hwy (inside Walmart)
Ph: (808) 380-7280
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Kunia Branch
94-595 Kupuahi St (inside Walmart)
Ph: (808) 671-7788
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Millilani Branch
95-550 Lanikuhana Ave (inside Walmart)
(808) 625-7179
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Pearl City Branch
1131 Kualii St (inside Walmart)
(808) 777-5060
Mon. - Fri.: 9:00 AM to 7:00 PM
Saturday 9:00 AM to 4:00 PM

Sheraton Waikiki Branch
2255 Kalakaua Ave, Ste 3505
Manor Wing • (808) 931-8000
Monday-Friday 8:00am-4:00pm
Closed 12:00pm-12:45pm

Wheeler Branch
1129 Wright Ave, Wheeler AAF
Ph: (808) 624-9801
Monday through Thursday
8:30 AM to 4:00 PM
Friday 8:30 AM to 6:00 PM*

*If Friday is a holiday, branch will observe Friday hours on the prior Thursday.

Toll-Free Number
1-800-272-5255
24 Hour Voice Response AnyTime Teller 942-5911

Board of Directors

Chairman: William “Primo” Pimental
Vice Chairman: Ken Miyasato
Treasurer: Calvin Choy
Secretary: Wanda Beppu
Directors:
Donald “Scotty” Bowman
Deborah Lau Okamura
Michael Yee

PRESIDENT: Norman Okimoto

BELONGING EDITORS:
Paulette Ito
Linette Nishiwaki

Belonging is published by Hawaiian Tel FCU
as a service to its members.

Federally insured by NCUA
Choose Credit When Using Debit

**Advantages of Choosing “Credit”**

Let’s say you’ve gone shopping and you’re ready to check out at the register. As you swipe or insert your card into the machine, the screen flashes, “DEBIT or CREDIT?” You think to yourself, this is a debit card, so of course I should choose debit, right?

Not necessarily. When you choose CREDIT or DEBIT you are selecting which processor who will be handling the transaction. Both CREDIT and DEBIT processors are similar but here are two advantages to choosing “CREDIT” when you use your debit card:

**1. It’s Quicker**

Forget awkwardly standing at the register as you try to jog your memory for your PIN. When you choose “Credit”, you are required to sign for your purchase rather than inputting your PIN, saving you time at the register.

**2. It’s Safer**

Are you one of those people who cover the keypad every time you punch in your PIN? Signing for your purchase as a credit transaction saves you from having to put in your PIN and prevents wandering eyes from seeing it.

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**What Can Your Home Do For You?**

*Find Out by Taking Advantage of Our Extremely Low Home Equity Loan Rate and Make Your Home Work For You!*

- **1 yr Fixed Intro Rate**
  - **.75 **
  - **% Annual Percentage Rate**

- **Current Rate**
  - **3.75 **
  - **% Annual Percentage Rate**

For more info, call **(808) 832-8700** or apply online at **www.hitelfcu.com**

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*Introductory rate for 1 year fixed rate good til 12/30/2016 • Up to $200,001 to $250,000 or 1st & 2nd mortgages, not to exceed 70% of Fair Market Value (NO POINTS) • $250,001 to $300,000 or 1st & 2nd mortgages not to exceed 65% of Fair Market Value (NO POINTS) • Applicant must be an Owner/Occupant • Rate is Variable • 5 year draw/5 year option • 20 year term/Amortization based on remaining term • Current rate adjust quarterly

**Equal Housing Lender**
Stop Dreaming, Start Living with HiTel FCU’s Personal Loans

Still dreaming about that winter getaway? Need the latest gadget for school? Or maybe your car tires finally need to be replaced. Whatever the need is, HiTel FCU can help with our Personal Loan options! With our low rates, turn your dreams into reality and start living!

1-Year Term

2.00% ANNUAL PERCENTAGE RATE

2-Year Term

3.00% ANNUAL PERCENTAGE RATE

3-Year Term

4.50% ANNUAL PERCENTAGE RATE

For more information, call (808) 832-8700 or apply online at www.hitelfcu.com

Subject to credit approval. Not all will qualify for lowest rate. Other rates and terms available, call for details. All rates subject to change without notice.

Payment Example: A loan of $10,000 with a 6.00% APR will have: 12 payments of $861 and total interest paid of $328.51 for a one-year term; 24 payments of $443 and total interest paid of $622.00 for a two-year term; 36 payments of $304 and total interest paid of $923.45 for a three-year term; 48 payments of $236 and total interest paid of $1,228.67 for a four-year term; 60 payments of $193 and total interest paid of $1,539.79 for a five-year term; and 72 payments of $165 and total interest paid of $1,860.27 for a six-year term.

Credit Union Holidays

Hawaiian Tel FCU will be closed on the following days:

Christmas Day
Monday, December 25

New Year’s Day
Monday, January 2, 2017

Special Hours for December 24 & December 31:
Kapolei, Kunia, Mililani & Pearl City:
9:00am - 1:00pm
Fort Street:
8:00am - 12:00pm

If your ATM ShareCard or MasterCard Check Card is lost or stolen during non-business hours, please call (800) 528-2273 (within U.S.) or (812) 647-9794 (outside U.S.). If you have problems with your VISA Credit Card, please call (866) 820-6822. For lost or stolen VISA Credit Card, please call (800) 449-7728.

Highlighted Employee

Cool, collected, and very patient, our Highlighted Employee Georgiana Abella is working on her 46th year with us. She is the Executive Assistant to President Norman Okimoto and plans to retire at the end of the year.

Georgiana, a Kauai girl, enjoys gardening, karaoke and spending time with her family and newest grandchild. However, her guilty pleasure is marathon watching of Korean dramas. She just can’t get enough of them.

As she nears retirement, Georgie already has a few things planned:
- Travel to Japan, Korea, and the East Coast
- Babysit her granddaughter
- Take a sewing class

Georgie says the best part about working at HiTel FCU is the family environment. Well, we feel very fortunate to have had her as a part of our Hawaiian Tel FCU ohana for so long. We cannot say thank you enough to all the work she put in to help make Hawaiian Tel FCU what it is today. Mahalo, Georgie!

Georgie’s Favorites

Vacation Spot:
Las Vegas

Food:
Shrimp Tempura, Korean Chicken, and Steak

Color:
Orange
Tidings of Comfort and Joy
Financial Tips and Tricks for the Holiday Season

The holidays are finally here. As the busiest time of the year, we tend to get caught up in all the hustle and bustle that comes with the season. Don’t let any money woes blindside you this holiday. Here are some financial tips to help keep you from fraud-frought folly and bring you good tidings of comfort and joy:

1. When in Doubt, Don’t
You’ll notice that with the holidays also comes pop-up stores and kiosks that sell the latest gadgets and trends. While most of these stores are legitimate, many others are a ploy to rip you off or steal your information. Whether you are shopping online or in-store, if you feel uncomfortable giving your information, trust your instinct and don’t go through with it. There are always other reputable sources to shop at.

2. Be Aware of Your Surroundings
As you hit the stores to find gifts for your loved ones, be aware of your surroundings. Park as close to the store entrance as possible, near other cars. Although the best practice would be to keep your bags on you at all times, if you need to return to your vehicle to drop off bags, place the bags in the trunk or out of sight to deter break-ins.

3. Buy in Bulk
Buying in bulk can save you both time and money! Sometimes purchasing items in bulk end up being cheaper than if you were to purchase single units. Also, purchasing items in bulk allows you to stock up for unexpected gifts or multiple gift baskets.

4. Make a List, and Check It Twice!
Make a list of all the people you plan to get gifts for and set a budget for each person. As you buy your gifts, check them off the list so you don’t accidentally overshop. Lists not only help you keep track of your gifts but also helps keep track of your spending as well.

5. Be Creative!
Not all gifts are store-bought. Is there something you can make instead, like a batch of chocolate chip cookies or your famous butter mochi? Gifts made by hand are gifts from the heart and can hold sentimental value. It also saves you from spending more than you need to.
RATE WATCH

1.75% APY

Share Certificate (60 mos.)………….1.75% APY
Share Certificate (48 mos.)…………1.35% APY
IRA Certificate (12 mos.)…………0.80% APY

VIP Money Market Accounts

$100,000.00 and over…………..0.35% APY
$50,000.00 - 99,999.99………….0.30% APY
$5,000.00 - 49,999.99……………0.25% APY

1.95% APY

New Auto Loans
3 years…………………………1.95% APY
up to 5 years………………….2.75% APY
6 & 7 year (and longer) terms available

Used Auto Loans (up to 6 years old)
3 years…………………………1.95% APY
up to 4 years………………….2.75% APY

Mortgage and Home Equity Loans
Call for current rates……………..Market Rate

Rates are subject to change without notice. APY=Annual Percentage Yield APR=Annual Percentage Rate
*5000 MINIMUM BALANCE, a penalty may be imposed for early withdrawal, annual percentage yield is accurate as of 06/27/2016
*Annual percentage yield is accurate as of 06/27/2016, fees could reduce earnings on the account

AUTO LOAN DISCLOSURE

These are the lowest APRs available. Not all will qualify for lowest rate. Your APR will be based on your creditworthiness. Payment example: A loan of $10,000 with a 0.00% APR will have the following payment and total interest paid at the following loan terms:

<table>
<thead>
<tr>
<th>Term</th>
<th>No. of Payments</th>
<th>Monthly P&amp;I</th>
<th>Total Interest Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Year</td>
<td>12</td>
<td>$641.00</td>
<td>$328.51</td>
</tr>
<tr>
<td>2 Years</td>
<td>24</td>
<td>$425.00</td>
<td>$223.50</td>
</tr>
<tr>
<td>3 Years</td>
<td>36</td>
<td>$304.00</td>
<td>$923.45</td>
</tr>
<tr>
<td>4 Years</td>
<td>48</td>
<td>$225.00</td>
<td>$1,226.87</td>
</tr>
<tr>
<td>5 Years</td>
<td>60</td>
<td>$183.00</td>
<td>$1,389.75</td>
</tr>
<tr>
<td>6 Years</td>
<td>72</td>
<td>$185.00</td>
<td>$1,866.27</td>
</tr>
<tr>
<td>7 Years</td>
<td>84</td>
<td>$140.00</td>
<td>$2,169.59</td>
</tr>
</tbody>
</table>

HELOC DISCLOSURE

The Current Variable Index Rate is based on the monthly average for the one-year Treasury Securities (CM) Index plus a margin of 3.00%, rounded up to the next .25%. The Current Variable Index rate is current as of 01/10/2016 and will not exceed 16.00% APR. The Current Variable Index Rate has a minimum of 3.00% APR for fee simple, owner-occupied properties. The Current Variable Index Rate will be reviewed quarterly and subject to change based on the current index. There is no minimum credit line required. The maximum credit line is the lesser of $200,000 – 70% LTV; $200,000 to $250,000 – 60% LTV; or $200,000 to $300,000 – 50% LTV. A credit up to $500 will be given at closing to offset third party fees such as including: credit report, flood certification, title insurance, mortgage recording, release third-party mortgage and other legal documentation preparation. HELOC has a 5-year draw period with a 20-year amortized repayment (principal and interest). There is no transaction or other activity charges. You must carry property insurance and pay the annual taxes on the property. Rates, terms and conditions are subject to change without notice. Other terms and conditions apply. APR=Annual Percentage Rate.