



Dollars & Sense

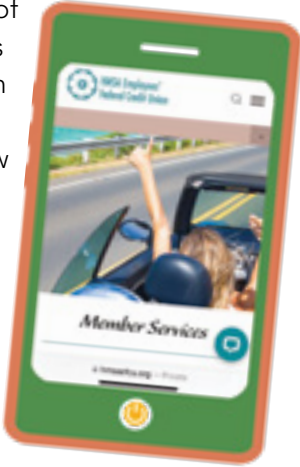
HMSA Employees' Federal Credit Union *E Mālama Makou 'ia 'Oe (We Care About You)*

January-March 2023

Mobile App Enhancements

Are you enjoying the convenience of the Credit Union's mobile app? Then you may have noticed some new features such as:

- Your available balance and credit score are instantly displayed.
- Option to personalize your profile photo.
- A "hide balance" option that's helpful when transferring money between accounts in a public setting.
- Easier access to account information and transfer and deposit functions.



The free app is available for Apple and Android devices. To use the app, you'll need to register for Online Banking. On the hmsaefcu.org homepage, click Accounts then Member Services. Click the Online Banking link.

Dealing With Inflation

Inflation is a hot topic. And why wouldn't it be? Although it affects everyone, we have different ways of dealing with it that range from cutting back, budgeting, and doing without.

While consumers can't do much about what causes inflation, we can do something about how we deal with it. There are steps you can take to manage your finances and help protect yourself from inflation's worst impacts.

Here are a few tips that may help:

Eliminate unnecessary subscriptions

Take stock of paid subscriptions, whether it's streaming services, social media platforms, or mobile apps. If you're paying for something you haven't used in six months or more, think about whether you still need it. Get rid of it if you don't.

Evaluate your bank

If you're not banking at the Credit Union, you may be paying fees for a low checking account balance or an inactive savings account. Check your statements to make sure the bank isn't deducting fees every month. If you see such deductions, switch to a "free" checking account or make a small deposit to the savings account to keep it active.

Shop smart at the grocery store

There are many articles online on this topic. You may want to start with simple things such as:

- Make a list and stick to it.
- Plan meals around sale items.
- Go meatless once or twice a week.
- "Clip" coupons in grocery store apps and sign up for their rewards programs.
- Never go shopping when you're hungry.



Pay Off Debt



Whether you shop online or at brick-and-mortar businesses, credit cards are a convenient way to pay. If you don't keep track of your spending, however, you may end up owing more than you can repay. And paying just the minimum will add to your debt and keep you there for years.

To pay off debt, consider a bill consolidation loan. It will pay off

your credit cards and leave you with one bill to pay each month at a lower interest rate. If you're an HMSA employee, you can have the monthly payment automatically deducted from your paycheck — you won't have to remember to write any checks.

Apply for a bill consolidation loan online at hmsaefcu.org. Or visit us or call (808) 948-5154.

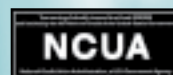


We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



HMSA Employees' Federal CREDIT UNION

818 Keeaumoku St., Honolulu, HI 96814



Federally insured by NCUA

Info Check

Anything new with you? Be sure to let us know if there are any changes to your first or last name; mailing or email address; or cellphone, landline, or daytime phone numbers.



Send your new information in a signed, written note to:

HMSA Employees' Federal Credit Union
P.O. Box 860
Honolulu, HI 96808

Or fax it to (808) 948-6598 or bring it to our office in the HMSA Building or Hale O Kapolei.

Also, make sure you've named a payable-upon-death beneficiary for your individual Credit Union account. This will prevent your account from going into probate when you pass away.



Tax Refund? Get it Quickly With Direct Deposit

Are you getting a tax refund this year? If yes, make sure you get it deposited directly — and quickly — into your account. It's faster than waiting for a check in the mail.

On your income tax forms (federal 1040 and state N-11), fill in the following information in the refund section:

- The HMSA Employees' Federal Credit Union routing number: 321379119.
- Your HMSA EFCU account number that will receive the refund.
- Indicate checking or savings account.

Save the Date

April 1, 2023

61st Annual
Dinner Meeting

Casino Night

Ala Moana Hotel



LOAN RATES

Effective Jan. 1 to
March 31, 2023

LOAN DESCRIPTION	REPAYMENT PERIOD	RATE
100% SHARE SECURED	1-2 years	1.50% APR*
	3-5 years	1.90% APR*
	6-7 years	3.00% APR*
50% SHARE SECURED	1-2 years	1.75% APR*
	3-5 years	2.50% APR*
	6-7 years	5.00% APR*
PERSONAL LOAN Maximum \$25,000 per member/cosigner	1 year	3.50% APR*
	2 years	4.50% APR*
	3-4 years	5.50% APR*
	5 years	6.00% APR*
	6 years	7.25% APR*
EDUCATION LOAN	1-3 years	2.99% APR*
NEW AUTO LOAN	1-3 years	1.95% APR*
	4-5 years	2.50% APR*
	6 years	3.50% APR*
	7 years	3.75% APR*
USED AUTO LOAN Year 2014-present	1-3 years	1.95% APR*
	4-5 years	2.50% APR*
	6 years	4.25% APR*
MOTORCYCLE Year 2014-present	1-4 years	5.00% APR*
	5 years	5.50% APR*
LINE OF CREDIT Up to \$5,000 with approval		10.00% APR*
COVER CHECK LINE OF CREDIT Up to \$500 with approval		10.00% APR*
HOME EQUITY LINE OF CREDIT		Call HMSA EFCU for current loan rate
Visa Credit Card		8.00% APR*

*Annual percentage rate. All rates subject to change without notice.

Read Our Privacy Policies



The next time you visit the Credit Union, pick up a copy of our Privacy Notice and Disclosure. Or read it on our website at hmsaefcu.org. It explains our policies and practices about the disclosure of personal, private information.

If you have questions about our policies and how we protect your privacy, call us at (808) 948-5154.

Visit hmsaefcu.org for current dividend rates and more!

HOURS OF OPERATION

**Main Office – HMSA Building
Rycroft Lobby**

Monday-Friday, 7:30 a.m.-3 p.m.
Phone: (808) 948-5154 or (808) 948-5153
Fax: (808) 948-6598

**Kapolei Office
Hale O Kapolei, Room 430**

Friday, 7:30-11:30 a.m.
Phone: (808) 948-5868

SPECIAL HOURS

Closed all day

New Year's Day
Monday, Jan. 2

Martin Luther King Jr. Day
Monday, Jan. 16

Presidents Day
Monday, Feb. 20

Closed at 11 a.m.

Thursday, March 9