



Dollars & Sense

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

October-December 2022

60th Annual Credit Union Dinner

Mahalo to everyone who attended the HMSA EFCU 60th Annual Credit Union Dinner on Saturday, Aug. 13, at the Ala Moana Hotel. The sold-out event featured music by Kalapana and One Drop Reggae, a prime rib dinner, and over \$4,000 in prizes.



Carol Douchi (center) won a \$1,000 Visa gift card in a prize drawing. Left to right: Grace Sato, Kelly Tuifagu, Carol, Tammy Freitas, and Gloria Omandam.

Meet the Board of Directors

Congratulations to Wendell Oda, Jamie Mow, Joseph Sam, and Mike Yen, who were recently reelected as board members. They'll continue to serve on the board with Marcus Chun.

Board members are volunteers who direct the operations of the credit union in compliance with the Federal Credit Union Act, National Credit Union Administration regulations, and other laws. They're well-versed in finance and accounting practices and principles.



Left to right: Wendell Oda, Credit Union Director Gloria Omandam, Don Keliinoi, Jamie Mow, Marcus Chun, and Joseph Sam. Don Keliinoi, retired HMSA vice president of marketing, was instrumental in establishing the HMSA Employees' Federal Credit Union in 1963.

International Credit Union Day



Thursday, Oct. 20

International Credit Union Day recognizes credit unions and their achievements and history of supporting members toward their financial goals. This year's theme, "Empower Your Financial Future with a Credit Union," celebrates the 74th anniversary of International Credit Union Day.

To celebrate that day, we'll give cookies to anyone who visits our main office in the HMSA Building. We're open 7:30 a.m. to 3 p.m.

Financial Protection from Hurricane Damage

Hurricane season in Hawaii, which began June 1, keeps many residents on edge until it ends Nov. 30. It can be especially stressful if you own your home.

Standard homeowner's insurance doesn't cover damage from a hurricane. For financial protection, you need insurance specifically for hurricane damage.

The HMSA EFCU works with Farmers® Hawaii to offer members hurricane and flood insurance at special rates. The company has provided hurricane, flood, and auto insurance to island residents since 1955.

For information, call 1 (800) 515-1023 or visit farmershawaii.com/partners/hcul/.

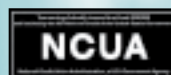


We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.



HMSA Employees' Federal CREDIT UNION

818 Keeaumoku St., Honolulu, HI 96814



Federally insured by NCUA



Info Check

Did you move recently? Do you have a new phone number or email address? If you answered "yes" to any of those questions, please let us know. It's important that we

have your current personal information, especially your phone or cell phone number and email address.

To update your information, log in at hmsaefcu.org. On your homepage, click Account Settings under My Account.

If you prefer, send us a note with your new address or phone number. Sign the note and send it to us via one of these three ways:

- Mail it to HMSA EFCU, P.O. Box 860, Honolulu, HI 96808.
- Fax it to (808) 948-6598.
- Take it to our office in the HMSA Building or at Hale O Kapolei.

Refreshed Website is Live

Our website, hmsaefcu.org, was recently refreshed to make it easier for you to navigate. It also has new features such as:

- Online loan application: Fill out the secure digital form for a new or used auto loan or a personal loan.
- Chat feature: Get answers to general questions in real time. Please note that chat representatives don't have access to your account.
- Update your address, email address, and phone number.
- ATM locator: Find a Bank of Hawaii ATM quickly.

Create an account at hmsaefcu.org to access members-only features and more.

Did You Say, "Disneyland"?

If you and the family are tossing around ideas for your next vacation, it's likely that someone excitedly said, "Disneyland!"

And why not? When you book your Disneyland vacation through Get Away Today, you'll get discounts and specials such as free extra day tickets and a free extra hotel night.

For more information, visit getawaytoday.com or call 1 (855) GET-AWAY (438-2929). Be sure to mention that you're an HMSA Employees' Federal Credit Union member when making reservations.

LOAN RATES

EFFECTIVE OCT. 1 TO DEC. 31, 2022

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	2.50% APR*
	2 years	3.50% APR*
	3-4 years	4.50% APR*
	5 years	5.00% APR*
EDUCATION LOAN	1-3 years	2.99% APR*
	1-3 years	1.75% APR*
NEW AUTO LOAN	4-5 years	1.99% APR*
	6 years	3.25% APR*
	7 years	3.45% APR*
	1-3 years	1.95% APR*
USED AUTO LOAN Year 2014-present	4-5 years	2.50% APR*
	6 years	4.25% APR*
	1-4 years	5.00% APR*
MOTORCYCLE Year 2014-present	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.



We'll Match a LOWER RATE

The HMSA EFCU has some of the lowest loan rates in Hawaii. But if another financial institution offers you a rate that's lower than ours, we'll match it*.

To see our current loan rates, visit hmsaefcu.org.

*Restrictions apply. Does not apply to home equity line of credit and dealer or financial institutions' 0% financing. Call us for details.

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

Veterans Day
Friday, Nov. 11
Thanksgiving
Thursday, Nov. 24

Christmas
Monday, Dec. 26
New Year's Day
Monday, Jan. 2

Closed at 11 a.m.

Wednesday, Dec. 14