



HICKAM  
FEDERAL  
CREDIT  
UNION

"We Make a  
Difference in Our  
Members' Lives"

# THE Hickam Difference

A quarterly publication for Hickam FCU members

3RD QUARTER 2018

## CONVENIENCE In The Palm of Your Hand



We all have busy, and at times hectic lives. Being mobile, connected and having the ability to control your finances anytime, anywhere is a priority. That's why Hickam FCU offers convenient technology-driven services that helps you manage your money, monitor your accounts, and keeps you connected while on-the-go.

### Mobile Wallet

The all-new Mobile Wallet allows you to load your Hickam FCU Hoku CheckCard onto your smartphone and easily tap and pay at millions of participating merchants. Mobile Wallet offers increased security and is safer than carrying cards or cash. And because the information stored in your Mobile Wallet is encrypted, your card information is not accessible by others. It's easy to get started using Mobile Wallet. For iPhone® users simply add your Hoku CheckCard information to your Apple Pay® wallet. For Android™ users, download the free Masterpass by Mastercard® app on Google Play™ then follow the steps to create an account and add your card information.

### SecurLOCK Equip™

Take control of how, when and where your Hickam FCU Mastercard Credit Card is used with the free SecurLOCK Equip app. With real-time transaction alerts and the ability to turn your card on when you intend to use it or off to prevent unauthorized usage, you have the ultimate control. With SecurLOCK Equip you can:

- Receive real-time alerts
- View recent transactions
- Set transaction spend limits
- Set merchant category or geographic locations where the card can be used
- Turn your card on when you want to use it or turn it off when not in use

Getting started with SecurLOCK Equip is easy. iPhone users can download the mobile app on the App Store®. Android users can download the mobile app on Google Play. Once your app is downloaded, register your card and take control.

### Hickam FCU Mobile Fingerprint Login

Great news! The Hickam FCU Mobile App now features the latest in biometric technology and gives you fast, efficient, and secure access to your account information with Fingerprint Login.

Instead of logging-in with username and password, you can now choose to simply scan your fingerprint to gain access to view account balances, monitor account activity, view transaction history, make transfers between accounts, or Mobile Deposit checks. To setup Fingerprint Login simply:

- Enable the fingerprint scanning option and have a registered fingerprint secured on your mobile device
- Select the Fingerprint Login on the Hickam FCU Mobile App
- Follow the prompts to enable Fingerprint Login

For more information on any of our convenient services visit [www.hickamfcu.org](http://www.hickamfcu.org) or give us a call at 423-1391.

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**COMING SOON  
All-New Website**

In the coming months our website will be getting a makeover! The all-new [www.hickamfcu.org](http://www.hickamfcu.org) will feature a fresh, modern look and easier, more intuitive navigation to help you find the information you need. Plus, the all-new website will be mobile responsive for easy access across multiple devices. Stay tuned for more details as we work to bring you an enhanced and exciting online experience.

# We ♥ Making a Difference

## Educating Youth About Financial Literacy

The key to being a financially savvy adult is having a financial education foundation as a youth. Gaining knowledge and understanding of how finances work is an invaluable lesson that will last a lifetime. Hickam FCU is dedicated to ensuring our youth are educated in financial literacy. One way Hickam FCU has been able to reach out and educate our island youth is through Banzai, an online financial literacy program which uses real-life adult scenarios to teach lessons in budgeting, how to pay bills, navigating taxes and much more. Hickam FCU staff also conducts fun, interactive and informative classroom presentations on topics such as how to get a loan, how credit works, ways to stay out of debt, methods to budgeting and many more.



Adam Aspelin, Community Relations/Marketing Specialist, gives students a financial education lesson they won't forget.

## Hickam FCU Gives Project Graduation Donations



Yvonne Timbreza (far right), Kapolei Branch Manager, presents Kapolei High School with Project Graduation donation.

Graduating from high school is a quite an achievement and one worth celebrating. That's why Hickam FCU supported recent graduates by giving donations to several local high school Project Graduation events.

Project Graduation is an adult supervised alcohol and drug-free event held for high school graduates to celebrate their hard work and accomplishments in a safe and fun environment. Project Graduation events immediately follow commencement ceremonies and last throughout the night to keep graduates safe on graduation night.

## Friends of Hickam Keiki Fishing Tournament

Hickam FCU was once again proud to support the 19th Annual Friends of Hickam Keiki Fishing Tournament held at Ho'omaluhia Botanical Gardens in Kaneohe. Military members from Joint Base Pearl Harbor-Hickam and their keiki took part in the fun filled day of fishing and family time. The day began with lunch in the beautiful lush garden.

Following lunch, the excited keiki and their parents stood along the shore of the Ho'omaluhia Lake and hauled in the bright



colored fish using bamboo poles with bread as bait. After the thrill of fishing, the families enjoyed cool refreshments during the awards ceremony. The keiki received fun gifts like goodie bags and fishing rods. Trophies were also awarded in several categories including most fish caught, largest fish caught, and more.

## Supporting the Community With FREE Keiki & Kupuna ID Event

Hickam FCU is always proud to support the community. Recently, we provided our state-of-the-art digital Keiki & Kupuna ID service at the Waianae Keiki Spring Fest, which gives parents and keiki a fun-filled day of activities, games, demonstrations, and community outreach support. In total, Hickam FCU provided over 160 Keiki and Kupuna IDs.



Hickam FCU's mission is the safety and security of its members and community. The Keiki & Kupuna ID service provides parents and caregivers of the elderly, a wallet sized photo ID with descriptive information and a digitally scanned fingerprint that may be used to aide authorities in the event a loved one goes missing.

# Pearl City Branch Offers EV Charging Stations

Hickam Federal Credit Union members who drive electric vehicles can receive special member-only pricing at our new Pearl City Branch EV charging stations. It's easy for members to access the ChargePoint® EV charging stations. simply:



1. Log into your ChargePoint Driver account online (you can create account at [www.chargepoint.com](http://www.chargepoint.com) if you don't already have one).
2. Click on Connections and search for the code: "Hickam1260".
3. Provide the identifying information requested.
4. At your next visit, you'll enjoy a special discounted rate when you use your ChargePoint card or ChargePoint mobile app.



It's summer lovin' for Hickam Federal Credit Union members. When you switch to Sprint®, you can get a \$100 cash reward for each new line you activate, up to three lines. That's Sprint's best plan with unlimited talk, text, data, and HD-streaming including Hulu!

During The Summer of Hundreds, you get:

- \$100 cash reward for each new line activated with Sprint\*
- \$50 loyalty cash reward every year for each line activated or transferred\*
- \$50 cash reward for lines transferred into the program\*
- 25% discount on eligible accessories

\*Three lines total, including all activated and transferred lines.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer and mention that you're a credit union member
2. Register at:  
[LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow six to eight weeks to see cash rewards directly deposited into your credit union account

Make summer picture-perfect with a new phone and a \$100 cash reward! It's just one more benefit of credit union membership.



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## Protecting Yourself Following a Data Breach

As instances of identity theft and fraud continues to rise, so do the number of data breaches. Over the last several years data breach occurrences have skyrocketed and has impacted nearly half the U.S. population. While you may not be able to stop a data breach from occurring, there are definitely steps you can take to help limit the possibility of fraudsters using your personal information for their financial gain.

If you feel your information may have been exposed in a data breach, it is important to detect any possible fraud as early as possible to limit the severity. Taking the following steps could help you detect fraud early on:

- Set up alerts on your accounts so you can receive transaction notifications. You will be notified anytime there is a transaction on your account and can report any discrepancies as soon as you are alerted.
- Monitor your credit report for accounts you did not open. You are allowed one free credit report every year from each of the top three credit reporting agencies Experian®, Equifax® and TransUnion®.
- Place a 90-day fraud alert on your credit report by contacting one of the top three credit reporting agencies. When you have a fraud alert placed on your report, a business must verify your identity before it issues new credit in your name. It will make it harder for someone to open new accounts in your name.

Visit [www.hickamfcu.org](http://www.hickamfcu.org) for more information on steps you can take to protect yourself from identity theft and fraud.



# Save More This Summer With Our Low-Rate Loans

Auto Loans  
 Motorcycle Loans  
 Personal Loans  
 Education Loans  
 Home Equity Lines of Credit  
 Credit Cards

For more information on our loan products and current specials visit [www.hickamfcu.org](http://www.hickamfcu.org), call Loans at 432-9888, or stop by any branch.



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### Holiday Closures

**Labor Day**  
 Monday, September 3, 2018

**Columbus Day**  
 Monday, October 8, 2018

### STANDARD LOAN RATES (Effective 4/1/14)

	APR* As low as	Terms	Monthly Payment Example Per \$1,000 Borrowed
<b>NEW AUTO**</b>	1.74%	1-3 years	36 monthly payments of \$28.53
	2.24%	4 years	48 monthly payments of \$21.80
	2.74%	5 years	60 monthly payments of \$17.86
	3.74%	6 years	72 monthly payments of \$15.53
(Over \$15,000)	4.74%	7 years	84 monthly payments of \$14.02
(Over \$20,000)			
<b>USED AUTO**</b>	2.24%	1-3 years	36 monthly payments of \$28.75
	2.74%	4 years	48 monthly payments of \$22.03
	3.24%	5 years	60 monthly payments of \$18.08
	4.24%	6 years	72 monthly payments of \$15.76
	4.74%	7 years	84 monthly payments of \$14.02
(Over \$15,000)			
(Over \$20,000)			
<b>PERSONAL**</b>	5.75%	2 years	24 monthly payments of \$44.21
	6.25%	3 years	36 monthly payments of \$30.54
	6.75%	4 years	48 monthly payments of \$23.84
	7.25%	5 years	60 monthly payments of \$19.93

\*Annual Percentage Rate. Rates are subject to change without notice. All loans are subject to credit approval.

\*\*Rate disclosed is the lowest rate available based on the establishment of automatic payment and for applying online. For New Auto loans, rate disclosed includes an additional 0.25% discount with a down payment of 20% or more. Maximum loan amounts are based on 120% MSRP for New Auto Loans and 100% Kelley Blue Book Retail Value for Used Auto Loans which both may include optional equipment, tax, license, GAP, extended warranty or other auto related add-ons. Higher rates may apply for New or Used Auto Loans and Personal Loans depending on loan term, collateral, member's credit performance, and/or the cancellation of automatic payment. Terms indicated are for payment calculations only.

### HICKAM FEDERAL CREDIT UNION [www.hickamfcu.org](http://www.hickamfcu.org)

(808) 423-1391 (Oahu only)  
**Toll-free 800-432-4328**  
 (Continental U.S. & Neighbor Islands only)  
 Call Center Hours (HST):  
 Mon.-Fri., 8am-6pm; Sat. 9am-3pm  
 Closed on Sundays and Holidays  
**Audio Response**  
 (808) 218-6000 (Oahu)  
 Toll-free: 866-903-4328  
 (Continental U.S. & Neighbor Islands only)

**Pearl City Branch/Headquarters**  
 1260 Kuaala Street  
 Mon.-Thurs., 8:30am-5pm  
 Fri., 8:30am-6pm; Sat., 9am-2pm

**Hickam Branch**  
 Joint Base Pearl Harbor-Hickam  
 Mon.-Thurs., 8am-4pm; Fri., 8am-5pm

**Kahala Mall Kiosk Branch**  
 Kahala Mall  
 Mon.-Fri., 10am-6pm; Sat., 10am-3pm

**Kapolei Branch**  
 The Marketplace at Kapolei  
 Mon.-Fri., 10am-6pm; Sat., 9am-2pm

**Mililani Branch**  
 The Town Center of Mililani  
 Mon.-Fri., 10am-6pm; Sat., 9am-2pm

**Pearlridge Branch**  
 Pearlridge Mall Uptown 2nd Level  
 Mon.-Fri., 9am-6pm; Sat., 9am-3pm

### Board of Directors

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### Supervisory Committee

Robert Davis <i>Chairman</i>	Frederick Mark <i>Member</i>
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The Hickam Difference is a newsletter published quarterly. Information herein is deemed accurate at the time of printing.



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