



HICKAM
FEDERAL
CREDIT
UNION

"We Make a
Difference in Our
Members' Lives"

THE Hickam Difference

A quarterly publication for Hickam FCU members

3RD QUARTER 2019

Hickam FCU Celebrates the Opening of Its New Kaneohe Branch



Kaneohe Branch Hours
Monday - Friday 10:00 am – 6:00 pm
Saturday 9:00 am – 2:00 pm



Hickam FCU
Kaneohe Branch
staff is ready to
serve members in
Windward Oahu.

Kaneohe Branch Manager
Rhea Butay (right)
congratulates winner
Mildred Ching with a gift
certificate to Cookies
Clothing Company.



Hickam Federal Credit Union continues to grow and expand. On Monday, April 22, Hickam FCU began serving residents on the Windward side of Oahu when it opened its seventh branch in the Windward Mall in Kaneohe. With the opening of this branch, Hickam FCU now serves the major areas on the island of Oahu.

The 2,050 square foot branch is located on the first floor of Windward Mall in the Macy's wing and features a contemporary banking interior with teller pods that allow for member friendly interactions while conducting transactions. The branch also features an open space lobby with a relaxed member service area and an advanced ATM that accepts cash and check deposits without using an envelope.

Hickam FCU remains true to its mission: "To make a difference in its members' lives," by offering the finest financial products for a wide-variety of member needs to those who reside on the island of Oahu.

On April 26, Hickam FCU held it's Grand Opening celebration with games, giveaways and a chance to win gift certificates to various Windward Mall merchants.

A big mahalo to all who came out and celebrated the opening of our new Kaneohe Branch and congratulations to our gift certificate winners:

Wayne Morishige: \$100 Macy's
Lindsey Beck: \$100 Zales
Brandon Arakaki: \$50 Ruby Tuesday
Harold Hashimoto: \$50 Big City Diner
Betty Ikei: \$25 Jeans Warehouse
Susan Chingon: \$25 Bath & Body Works

Faye Watanabe: \$100 Bella Viva Salon & Spa
Mildred Ching: \$50 Cookies Clothing Company
Maria Kaneshiro: \$50 Buffalo Wild Wings
Glenn Harada: \$50 Big City Diner
Gwendolyn Nelson: \$25 Regal Cinemas

Hickam FCU Joins the Hawaii Network Shared Branching



To better serve you, Hickam FCU has joined the Hawaii Network Shared Branching for Credit Unions. Now, Hickam FCU members can walk into any of the more than 70 participating Hawaii Network Shared Branching credit union locations throughout Hawaii and conduct basic transactions just as if they were at a Hickam FCU branch. Just look for the Hawaii Network Shared Branching logo and experience the convenience.

In addition Hickam FCU continues to be part of the CO-OP Shared Branch network with over 5,000 locations nationwide. Conducting Hickam FCU credit union transactions has never been more accessible here in Hawaii and abroad.

For more information or to find the nearest location of the Hawaii Network of Shared Branching or CO-OP Shared Branch visit www.hickamfcu.org.

We ♥ Making a Difference

Hickam FCU Provides Money Smarts to Over 10,000 Oahu Students



Hickam Federal Credit Union believes in providing financial literacy to the youth of today so that they can become financially savvy adults tomorrow.

In 2014, Hickam FCU made a commitment to ensure island youth had access to financial education by becoming the first credit union on Oahu to partner with Banzai, a nationally recognized, online financial literacy program. Since then, Hickam FCU has continued to sponsor the curriculum for students and teachers in 33 public and private middle and high schools in Central, Leeward and portions of East Oahu.

Banzai is an interactive, digital platform that provides students with a series of engaging “life scenarios” that illustrate how to plan for financial success. Robust teaching materials are provided to educators to maximize the programs influence. Banzai is a tested, effective tool to educate and equip Oahu’s youth for success.

To date, Hickam FCU has served 10,280 students, 176

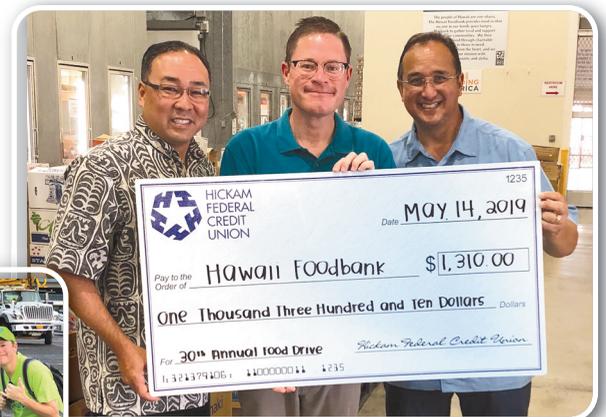
teachers and 33 schools. These numbers reflect teachers and students embracing financial literacy as a crucial component to becoming successful and achieving dreams.

Financial literacy education is a part of the credit union movement. Hickam FCU is proud to be among several local institutions sponsoring the Banzai program and is dedicated to helping Oahu’s youth succeed.

Hickam FCU Helps Hawaii’s Hungry

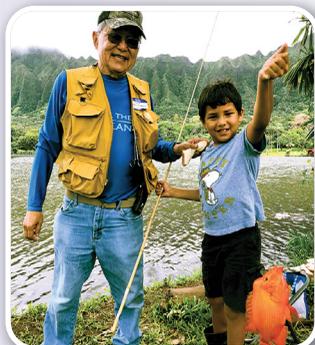
Hickam FCU recently partnered with the Hawaii Foodbank to collect food and monetary donations to help feed Hawaii’s hungry. Thanks to the generosity of our members and staff, Hickam FCU collected nearly 500 pounds of food and over \$1,300 in monetary donations.

Hickam FCU staff volunteers also joined the Hawaii Foodbank’s 30th Annual Food Drive at the Pearl City Shopping Center. Volunteers waved signs and collected donations as part of the annual food drive and fundraising event.



Top: Adam Aspelin (center), Hickam FCU Marketing and Community Relations Specialist presents a donation to the Hawaii Foodbank’s Malcolm Inamine (left), Vice President/Chief Operations Officer and Ron Mizutani (right), President/CEO. Left: Hickam FCU staff volunteers at the Hawaii Foodbank’s 30th Annual Food Drive at the Pearl City Shopping Center.

Supporting a “Reel-ly” Fun Day for Military Families



Hickam FCU was once again proud to support the 20th 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.

Congratulations to Our 2019 Youth Month GoPro Hero7 Giveaway Winners!

Janelle



Alexandria
with son
Nakoa



Payton
accepting for
daughter Mahina



Protecting Children From Identity Theft

Many people think identity theft is targeted to only adults, however children can become victims of identity theft, too. Over the last several years, child identity theft has been on the rise because parents typically do not monitor their child's identity, which leaves the child vulnerable to long periods of undetected theft. The impact on a child's future from identity theft can be significant. A stolen identity can hinder their ability to obtain a job, qualify for a student loan, acquire a mobile phone, secure a place to live and more.

Ways to protect your child's identity include:

- Secure your child's identifying documents such as birth certificate, passport, bank account information, and Social Security Card in a fire-safe or safety deposit box. Document theft is one of the most common ways a child's identity is stolen.
- Limit disclosing your child's Social Security Number until you are positive it is necessary to receive the services desired. Many organizations that ask for your child's SSN don't actually need it to establish services. If you must disclose your child's SSN, ask how it will be used, how long they will keep it, and how it will be secured while they have it.
- Teach your children the importance of not sharing their name, address, phone numbers, email address, SSN, and any passwords and PIN numbers with anyone. Also, encourage children to report if someone asks for their personal information.
- Watch for mail in your child's name, particularly credit card pre-approvals. This is a potential sign that someone may have gained access to your child's personal information and is using their identity.

If you suspect your child has become a victim of identity theft it is important to immediately file a police report and notify the credit reporting bureaus. Taking action as soon as you suspect fraudulent activity can help to minimize the severity of the identity theft.



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Home Equity Lines of Credit
Credit Cards

For more information on our loan products and current specials
visit www.hickamfcu.org, call Loans at 432-9888,
or stop by any branch.



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Holiday Closures

Labor Day
Monday, September 2, 2019

Columbus Day
Monday, October 14, 2019

STANDARD LOAN RATES (Effective 4/1/14)

	APR*	Terms	Monthly Payment Example Per \$1,000 Borrowed
NEW AUTO**	As low as 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
	4.74%	7 years	84 monthly payments of \$14.02
(Over \$15,000)			
(Over \$20,000)			
USED AUTO**	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)			
PERSONAL**	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

(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 Kuaia 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
Kapolei Marketplace
Mon.-Fri., 10am-6pm; Sat., 9am-2pm

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

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

Kaneohe Branch
Windward Mall
Mon.-Fri., 10am-6pm; Sat., 9am-2pm

Board of Directors

Carol J. Ebia <i>Chairman</i>	Larry Damewood <i>Director</i>
Adrian Yunson <i>Vice Chairman</i>	Loretta Keanu <i>Director</i>
Abigail K. Nishida <i>Chief Financial Officer</i>	Tina Mendes <i>Director</i>
Sharon K. Miyazawa <i>Secretary</i>	Ray Romero <i>Director</i>
	Cheryl Suzuki <i>Director</i>

Supervisory Committee

Frederick Mark <i>Chairman</i>	Robert Davis <i>Member</i>
Curtis Popa <i>Secretary</i>	

The Hickam Difference is
a newsletter published quarterly.
Information herein is deemed
accurate at the time of printing.



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