



"We Make a Difference in Our Members' Lives"

# THE Hickam Difference

A quarterly publication for Hickam FCU members

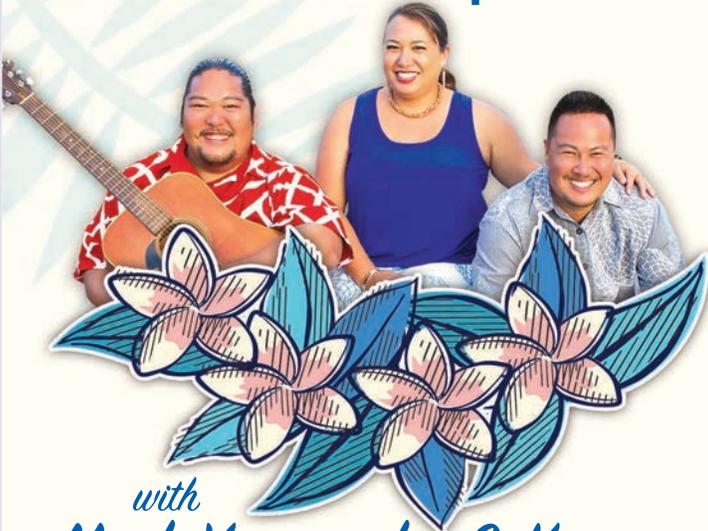
1ST QUARTER 2020

## Notice of the 83rd Hickam FCU Annual Meeting and Membership Celebration Dinner Saturday, March 14, 2020 at the Hawaii Convention Center

Registration for the 83rd Annual Business Meeting for members begins at 4:00 p.m. with the meeting to be conducted promptly at 4:30 p.m. The Annual Membership Celebration Dinner starts at 5:30 p.m. in the Kalakaua Ballroom. Please join us for an evening of fun and fellowship.

**TICKETS GOING FAST**  
Reserve Yours Today!

## 83rd Annual Membership Celebration



with **Mark Yamanaka & Kupaoa**

**Saturday, March 14, 2020  
Hawaii Convention Center**

**Includes Prime Rib Dinner Buffet, Drawings for cash prizes and a Grand Prize \$1,000 Travel Certificate!**

**\$32**  
per person

Dance Music by **Nueva Vida** featuring **Rocky Brown & Mycle Wastman from The Voice**



For reservations call (808) 423-1391 or visit a branch.

## In Memoriam



On August 31, 2019, Hickam Federal Credit Union Board of Director Emeritus Duke Hiyama passed away at the age of 73. Duke served as a Board of Director for over 26 years, retiring in 2016.

Duke Hiyama had a distinguished military career, retiring from the United States Air Force as Chief Master Sergeant. After his military career, Duke became a successful entrepreneur serving as President/CEO of DS Informations Systems Corporation.

Duke was committed to "making a difference" and selflessly dedicated his time and energy to serve the credit union and its membership. He will be greatly missed.

## 2020 Hickam FCU College Scholarship Program

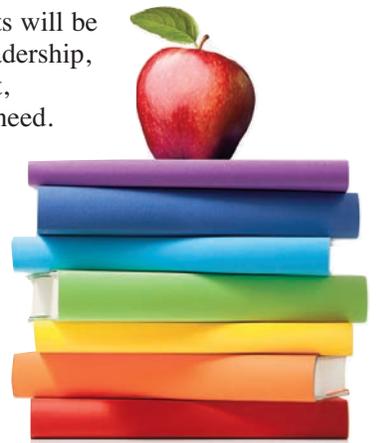
Hickam Federal Credit Union feels that it is important to give back and "make a difference" to our student members. That's why Hickam FCU is proud to introduce its all-new College Scholarship Program aimed to help our members in advancing their education and striving to achieve their dreams.

The 2020 Hickam FCU College Scholarship Program will award five (5) \$1,000 scholarships to deserving graduating high school seniors attending an accredited 2 or 4-year institution of higher learning, or undergraduate or graduate students pursuing a higher degree from an accredited institution.

Primary members with their own Hickam FCU Savings Account in good standing for a minimum of 12 consecutive months prior to the application deadline may apply. Scholarship recipients will be selected based on academics, leadership, school/community service, merit, recommendations and financial need.

Applications will be available January 13, 2020 at all Hickam FCU branch locations or at [www.hickamfcu.org](http://www.hickamfcu.org). Applications must be postmarked by March 15, 2020 to be eligible.

For more information call our Call Center at 423-1391 or visit [www.hickamfcu.org](http://www.hickamfcu.org).





## President's Message

As we usher in 2020, we are not only welcoming a New Year, but a new decade! As we continue to move forward, I am so humbled and grateful to lead this great credit union into the future, while still holding true to the history we have been built upon.

2019 was quite an eventful year for Hickam Federal Credit Union. We opened our new award-winning Kaneohe Branch located in Windward Mall, we developed a Core Values program to bring Caring, Integrity and Commitment to the forefront of all we do for our members and the community. We also gave back to many deserving organizations and even awarded a lucky family a trip for four to Disneyland!

The New Year is traditionally a time to set resolutions and goals. For our credit union, we are doing just that to ensure we provide dependable financial services for our members and continue to make a positive impact in the community we serve.

For 2020, we are excited to launch our first annual College Scholarship Program to help deserving members in advancing their education and achieving their dreams. We will be working hard to offer even more convenient products and services to help members save time and money, as well as striving towards making a positive impact in the community.

I would like to extend a heartfelt thank you to our members for taking advantage of all this credit union has to offer and for the continued loyalty and support. Also, to our dedicated staff, Board of Directors and Supervisory Committee, thank you for your hard work and unwavering commitment to making a difference.

Wishing you and your family a safe and healthy New Year!

Mahalo,

*Scott Kaulukukui*

Scott Kaulukukui,  
President/CEO



# We ♥ Making a Difference

## Hickam FCU Gives Back to the Community

At Hickam Federal Credit Union we love to make a difference, both in the lives of our members and those in the community. On Thanksgiving Day Hickam FCU staff volunteers helped the Lanakila Meals on Wheels program by preparing meals, which were delivered to those who may otherwise have gone without a warm holiday meal.

Hickam FCU also made a difference to the First Sergeant's Association Angel Tree program by fulfilling gift wishes for over 70 children and the Children's Miracle Network benefiting Kapiolani Medical Center for Women and Children by raising over \$5,000.

Also, during the holiday season Hickam FCU staff members took on the initiative to "pay it forward" and help create a ripple effect of making a difference.

Hickam FCU staff members went above and beyond to "pay it forward" with some choosing to help a family in need or giving a donation to a deserving charity, while others decided to pool their money together to make an even bigger impact.

The Hickam FCU Loan Department pooled their money together to make a donation to Mom's On A Mission and the Aloha Diaper Bank. They were able to assist the organization's immediate needs for larger sized diapers. Also, staff from Human Resources, Administration, Branch Operations, Information Systems and Marketing donated much needed animal care supplies to the Oahu SPCA.



Congratulations to **Chresse Tumaneng** and her family! They were our lucky winners of a trip for four to **Disneyland!**



Top: Hickam FCU staff members (left to right) Melissa Cordner, Tony Uza, and Adam Aspelin deliver a donation of animal care supplies to Lisa of the Oahu SPCA.  
Right: Hickam FCU staff with Petunia the pup.





# COMING SOON to Pearl City Branch

If you are tired of counting and rolling coins, we have great news!

A Coinstar kiosk will soon be available at our Pearl City Branch to make converting your unrolled coins to cash, fast and simple.

Be on the lookout for more details as we work to bring this and other convenient services to our members.



## Treat Yourself to Your Maximum Refund and a Chance to Win \$25K

Treat yourself to a stress-free tax season! Hickam Federal Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product just right for you.

You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast.

Start TurboTax today for free at [www.hickamfcu.org](http://www.hickamfcu.org) and be entered to win!



## More From Love My Credit Union Rewards - There's never been a better time to switch to Sprint.

Hickam Federal Credit Union members can get up to \$200 cash when you switch to Sprint. Plus, get \$100 annual loyalty reward and 25% off select accessories in Sprint stores.

Try Sprint's improved LTE service for 30 days worry-free. Get their 100% Total Satisfaction Guarantee and see why Sprint is the right choice to save you money.

It's easy, here's how it works:

1. Switch to Sprint.
2. Register your new line(s) at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards).
3. In six to eight weeks, your cash rewards will be deposited directly into your credit union account.

Visit [LoveMyCreditUnion.org/Melvin](http://LoveMyCreditUnion.org/Melvin) to learn more.

Visit [turbotax.intuit.com/lp/yoy/guarantees.jsp](http://turbotax.intuit.com/lp/yoy/guarantees.jsp) for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

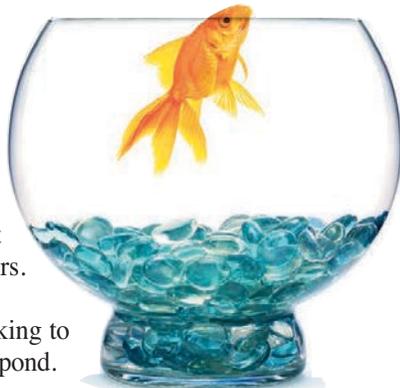
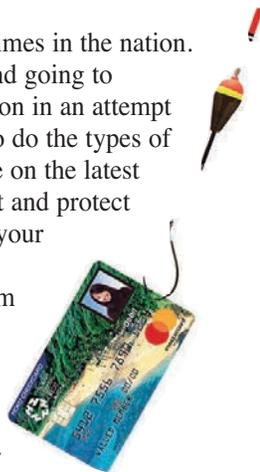
Sprint Cash Reward: Via deposit. \$100/line, max 2 lines. Req. active. On eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of active. Loyalty Reward: Via deposit. \$100/yr/acct. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

# Don't Get Hooked By a Phishing Scam

Identity theft is one of the most prevalent crimes in the nation. Identity thieves are becoming more savvy and going to extreme lengths to obtain personal information in an attempt to steal your identity. As technology evolves so do the types of identity theft. It is important to be up-to-date on the latest trends in identity theft so you can be vigilant and protect yourself before a thief has a chance to steal your identity.

Phishing is a common identity theft scam where fraudsters pose as a business or financial institution to trick victims into divulging personal information. Once the fraudsters have your personal information they can then use it to open fake accounts or use your credit card or banking information for their financial gain.

A phishing scam typically involves an unsolicited email, text message, or phone call asking you to provide or verify personal information such as social security, credit card, or bank account numbers. If you receive any type of message or telephone call asking to verify information, do not respond.



## Direct Deposit Your Tax Refund

To have your tax refund directly deposited into a single Hickam FCU account follow these steps in the "Refund" section of the 1040 IRS tax form.

1. Fill in the calculated amount that you expect to be refunded.
2. Fill in the Hickam FCU Routing Number **321379106**.
3. Indicate if you want your refund deposited into your Checking or Savings account.
4. Fill in your Hickam FCU account number.

# We Can Make It

## BETTER. TOGETHER. TODAY.



## Grow Your Savings With a Great Certificate Special

### 19-Month Certificate Special

# 2.09%<sup>APY\*</sup>

\$1,000 minimum deposit.

**\$200,000 Maximum Deposit\*\***

**Open your Certificate at any branch today!**

\*Annual Percentage Yield (APY) for this special is effective 11/1/2019. Dividends will remain in the certificate for the full term. \*\*For this Special, the maximum total amount is \$200,000 per member. Multiple certificates may be opened as long as aggregate total does not exceed \$200,000. Other rates and terms available. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Hickam FCU membership required. Other terms and conditions apply. Promotion ends 1/31/2020.



**HICKAM  
FEDERAL  
CREDIT  
UNION**

P. O. Box 30025  
Honolulu, HI 96820

PRSRT STD  
U.S. Postage  
PAID  
Honolulu, HI  
Permit No. 9235

### Holiday Closures

**Martin Luther King, Jr. Day**  
Monday, January 20, 2020

**Presidents' Day**  
Monday, February 17, 2020

**SAVE THE DATE!**  
Saturday, March 14, 2020  
83rd Annual Meeting &  
Membership Celebration  
at the Hawaii Convention Center  
Reserve your seats today!

### 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
<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
<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

(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 Kuala 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.



Federally insured by NCUA