

New Year Newsletter 2020

DISCOVER
CU



Your contact information. Keep it current.

CU Hawaii communicates with our members in many different ways; by email, letters, and phone calls. Keeping your contact information current is important for many reasons.

If there is a message of urgency, such as an impending natural disaster or unexpected branch closure the credit union will send out an email blast to all members that have an email address on file. If your email address has changed remember to inform one of our member service representatives. If there is an important message that all of our members need to be aware of we will also post this message on the homepage of our website.

If we need to contact you immediately we may need to reach you by phone. Whether it is your landline or your cell number make sure that we have your most current phone number. Remember, CU Hawaii will never ask you for any of your personal information, we already have it, but we may need to reach you for other reasons.

Finally, have you moved? If so, please ensure that CU Hawaii has your current physical and mailing address. This will keep important mail coming your way and you won't incur a one-time bad address fee of \$5.00. Without your current mailing address, your statements and important end-of-year tax documents will be returned to the credit union.

If you need assistance in updating your information stop by any of our convenient branches or give us a call at 808-933-6700.

THUMBS UP for New Online Banking Feature

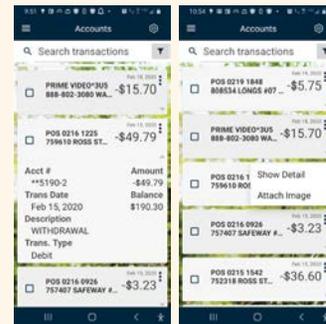
CU Hawaii's online banking has a new feature that our members just love. Did you know you can attach an image to your transaction? That's right! This feature is available on your desktop, ipad or our mobile app on any smart device.

Whether you have written a check or used your debit card to make a purchase you can take a photo of the item you purchased and attach it to your transaction for reference. This feature is also great for those that want to attach a copy of their receipt.

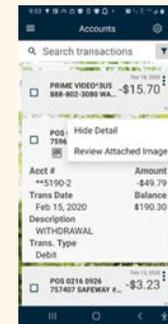
How to attach or remove an image in your account transaction history in the Mobile App

1. Go to a transaction and click on the 3 dots in the upper right hand corner of that transaction. You will be given the option to "show detail" or "attach image". Select "attach image" upload the image from your gallery or you can take a photo at that time and it will automatically attach to the transaction that you have selected.
2. To remove an image on a transaction click on the 3 dots and select "Review Attached Image". The image will appear and you can click on "cancel" to remove. If you want the image to remain click "done".

Attach Image Screens



Remove Image Screen



This feature is also available when using online banking on your desktop. The steps are slightly different. While in the transaction click on the down arrow on the right side of the transaction line; when it opens you will click on the paperclip symbol to upload your image. That's it!

If you have questions or need assistance, please call one of our friendly Member Service Representatives at 933-6700.

WHY E-STATEMENTS?

Safe, Secure, and Eco-friendly

There are many good reasons to switch over to e-statements at CU Hawaii. Let's review a few of the top reasons and how CU Hawaii e-statements can save you time, protect your identity, eliminate paper statements from being lost or stolen and contribute to an eco-friendly environment.

Free e-statements from CU Hawaii will keep your paper statement from being lost or stolen. You can access your e-statements through your personal online account using your unique user name and password that only you know. Your e-statement can be accessed from any computer or personal device wherever you have internet access.

With e-statements you don't have to wait for the mail. Typically your e-statement will be online and ready for viewing by the second business day following the statement cycle.

You can print a copy directly from your computer while you are viewing your e-statement and you can also download an electronic copy for your records. CU Hawaii's online banking will archive up to 18 months of your statements.

E-statements keep you organized and you can say goodbye to filing, shredding and purging over-stuffed file folders. With e-statements you will simplify your financial life.

Protecting the Aina is an added bonus. With e-statements you will be doing your part to save a tree and protect our eco-system.

Register for free e-statements and your personal, credit card and/or business account statements will be only a click away. To register for e-statements you need to be registered for online banking. To register go to www.CUHawaii.com and click on the Log In button on the homepage; then complete your registration by clicking on the New User Registration. Once you have access to your online banking, click on the e-Statements link on the left hand side under Main Menu. This will direct you to another page where you can enroll for e-Statements or access the previous statements.

If you need assistance, please call one of our friendly member service representatives at 808-933-6700.

New Year – New Wheels!

If you are looking to start off the new year with a new car or truck let us help you save money. Our new auto rates are as low as 2.49% APR for a 36 month term. Used auto rates start as low as 2.99% APR for a 36 month term. To help fit your monthly budget other rates and terms are also available.

Come to CU Hawaii and get pre-approved first before you go shopping. Being pre-approved lets you know exactly how much you can afford and you could put up to \$300 cash into your pocket from CU Hawaii. This special program is called "Member Rewards".



When you are pre-approved you also have bargaining power. Once you finalize your deal you don't need to worry about financing, it is already done. Just provide the dealership with your pre-approval letter.

For more information visit any of our seven branches across Hawaii Island or give us a call at 808-933-67000.

There will be a CU Hawaii Employee Workshop on

PRINCE KUHIO DAY

ALL BRANCHES
WILL BE CLOSED ON
THURSDAY, MARCH 26TH
& WILL REOPEN ON
FRIDAY, MARCH 27TH

03

Keep your important documents safe with a **SAFE DEPOSIT BOX**



If getting your paperwork in order was one of your New Year's resolutions then perhaps a safe deposit box can help you protect those important documents.

We have a variety of box sizes to choose from. Call 933-6700 and speak with one of our member service representatives at our Kona, Kea'au

or Hilo branch to inquire on what size of safe deposit box is available. All boxes are rented to our members on a first come, first serve basis. Prices range from \$25 up to \$70 annually, depending on the size of the box.

For more information visit any of our seven branches across Hawaii Island or give us a call at 808-933-6700.

Competitive Certificates

CU Hawaii's certificates are very competitive with terms from 6 months up to 36 months. A low \$500 minimum to open a certificate means everyone can afford to open one of our high interest certificates.

If your New Year's resolution was to save more in 2020; what better way to save than opening a certificate at CU Hawaii.

Certificate Term	APY*
6 months	1.250%
12 months	1.350%
18 months	1.450%
24 months	1.550%
36 months	1.650%

*APY = Annual Percentage Yield. The minimum balance to open a certificate is \$500. Early withdrawal penalties may apply. Fees could affect earnings on the account. The availability of these accounts may be terminated at any time. See the CU Hawaii Truth in Savings Disclosure for details. INSURED BY NCUA.

JOIN US! ON SOCIAL MEDIA



Employee Anniversaries



Waltan Morante - Waltan is a Member Service Representative located at our Pahoa Branch and is celebrating her 5th Anniversary with CU Hawaii. She started with CU Hawaii back on October 14, 2014.

Originally from Waimanalo on the island of Oahu she moved to the big island in 1992 and graduated from Waiakea High School in 1993.

Outside of helping our members at the Pahoa branch Waltan is very involved in helping our Keiki and their families

during Pahoa Elementary School's Family Night. Along with the entire staff of the Pahoa Branch during Family Night she opens new Moola Moola accounts, keeps the children occupied with fun crafts and talks to parents about the importance of saving and how a Moola Moola account can get their children started. Waltan also volunteers at KTA's Kids Day at our Puainako branch and has participated in charity walks along with the rest of the CU Hawaii Team.

In her down time Waltan enjoys going to the beach, spending time with her husband and children, and staying active in her church.

Congratulations Waltan!

COMMUNITY CORNER

Toys for Tots
Members and Staff generosity brings Christmas Joy!



Again this year our members and staff stepped up and donated new unwrapped toys for our annual Toys for Tots toy drive.

On December 13th a trunk-load of toys were delivered to Toys for Tots elf volunteers. Their mission was to wrap thousands of toys that would find their way under the Christmas tree for children in need.

CU Hawaii was again proud to be a part of this annual event.

Thank you to our members and staff for opening up their hearts and their wallets bringing a smile to a child this past holiday.



Happy New Year!

Board of Directors

Eric Tanouye
Chairman

Toby Taniguchi
Vice Chairperson

Francis Tsunezumi
Financial Officer

Katherine Hirayama
Secretary

Takashi Sasaki
Director

Dr. Donn Ouye
Director

Christine Takahashi
Director



CU HAWAII

Federal Credit Union

Upcoming Holiday Closures

President's Day
Monday, February 17th

Prince Kuhio Day/Employee Training
Thursday, March 26th

Memorial Day
Monday, May 25th

Independence Day
Saturday, July 4th

Labor Day
Monday, September 7th

Contact

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