



Overwhelming Support For Merger With Hawaiian Tel FCU

Our proposal to merge with Hawaiian Tel FCU was overwhelmingly ratified by our members who participated in the voting process. The final result was 567 in favor and 33 opposed. Our merger will officially take place on November 1, 2017.

Although we will officially merge with Hawaiian Tel FCU on November 1, 2017, our data processing merger will not take place until February 2018. What this means is that we will be conducting business as usual until the data processing conversion. After the conversion, we will be able to offer members all the products and services that Hawaiian Tel FCU currently provides. Members will be able to perform transactions at all the Hawaiian Tel FCU branches as well, in addition to their participating shared branches.

Member Number Change

One important change takes place effective November 1, 2017. Your member number will change and will now contain 6-digits, with the number 3 preceding your current member number. So if your current member number is 12345, your new member will be 312345.

Higher Rates, Reduced Fees

Also, effective November 1, 2017, you will also be enjoying higher dividend rates paid to your savings accounts as well as reduced or eliminated fees.

We are excited about this partnership with Hawaiian Tel FCU, which will enable us to serve our members with more products and services and better dividend rates on all savings accounts. Our entire staff will remain together and our office will still be located at the hangar of Hawaiian Airlines.



NEW OFFICE OPENS TENTATIVELY IN DECEMBER

As you may know, our credit union office will be relocating to the new Hawaiian Airlines' Maintenance Hangar. As of this date, we anticipate a December 4, 2017 opening. We will keep members informed if the construction experiences any delay that would cause us to change our opening date. Our new office will be on Elliott Street across from the Federal Detention Center. The new address for the building is 277 Elliott Street, Honolulu, HI 96819. Our office will be just outside the main entrance to the maintenance hangar. Just look for the flag poles and our office will be to the left before entering the hangar. Our phone number will remain the same and we will post a notice on our website when we move.

VISA GIFT CARDS ARE A "GREEN" WAY TO CELEBRATE THE HOLIDAYS

Go green this year with our VISA gift cards. No more wondering and guessing what gift will be appreciated. Let the recipient choose. Our gift cards are accepted wherever VISA is accepted. This is a green gift that can be used at literally thousands of retail, restaurant, and entertainment locations throughout the United States, as well as online.

You can choose any amount from \$25 to \$500. These cards are wonderful to use both at home or when traveling.



NOTICE

As part of our data conversion with Hawaiian Tel FCU, all individual savings accounts will only have individual access to all sub accounts, namely checking and Christmas accounts. Conversely, all joint savings accounts will have the same joint owners on all sub accounts. We will need to make these changes before our data conversion, which will take place in February.

All members will not be affected by this change. We will be mailing letters to those members who currently have joint owners on their sub accounts that is different from their savings accounts.

We apologize for this inconvenience, but this is necessary to conform to Hawaiian Tel FCU's system. Although this may be a bit burdensome, we feel the benefits of increased products and services as well as better dividend rates on the savings accounts heavily outweigh this minor obstacle. Please call our office at 835-3344 if you should have any questions.

CHRISTMAS GIFT ENVELOPES

Our Christmas Gift Envelopes are now available. These are a convenient and festive way to present your monetary gifts. They come in a variety of beautiful designs and are now free to our members. This is now possible with our partnership with Hawaiian Tel FCU. Stop by the credit union to take a look at the various designs available for you to choose from.



CHRISTMAS CLUB

Our current Christmas Club will mature on October 31, 2017. Our new Christmas Club program will begin November 1, 2017, and will mature on September 30, 2018. We have changed the maturity date of our Christmas Club Account to match that of Hawaiian Tel FCU, as we will have merged with their credit union. Keep in mind that the next Christmas Club term will be just 11 months. Consequently, your total at maturity will be less than usual if you do not make up the lost month of deposit. The following year, it will revert to a 12-month program.

Dividends for this account will now be declared and paid monthly, plus there is no maximum amount that you can deposit.

To Christmas Club account holders -- When your account matures on September 30, 2018, you must provide an account into which your funds will be deposited, as we will no longer have the ability to print checks. If we do not hear from you, your funds will be deposited into your savings account.



2017 HOLIDAYS

Monday, October 9
Columbus Day



Thursday, November 23
Thanksgiving Day



Friday, November 10
Veterans Day



Monday,
December 25
Christmas Day



Monday,
January 1, 2018
New Year's Day

Hawaiian Airlines FCU

375 Aokea St., P.O. Box 30065 Honolulu, HI (808)835-3344; 7:30 a.m. to 3:30 p.m.

Your savings federally insured to \$250,000

NCUA

National Credit Union Administration, a U.S. Government Agency