

"Where You Come First!"

2413620



# PANILOLO POST

A Publication of Hawaii First Federal Credit Union

VOLUME 23, ISSUE 2

APRIL 2008

## IMPORTANT REFERENCES

### TELLER TALK

(24-hour Audio Response)  
1-800-225-3075

### LOST OR STOLEN MASTERDEBIT CARD

1-866-328-3888

### LOST OR STOLEN VISA CARD

1-800-808-7230

### HFFCU ONLINE

www.hawaiifirstfcu.com  
E-mail: info@hawaiifirstfcu.com

### TRANSIT ROUTING NO.

321379753

## OBSERVED HOLIDAYS

All branches will be closed on the following holidays:

### MEMORIAL DAY

Monday, May 26, 2008

### INDEPENDENCE DAY

Friday, July 04, 2008



## WIN \$10!

In every issue of Paniolo Post, we will print five members account numbers that will be hidden throughout the newsletter articles. If that's your account number, you win instantly! Just stop by any one of our three branches to claim your \$10 cash prize!

## Message from the President

Many thanks to the members who attended the 52nd Annual Membership held on March 1st at Pukalani Stables. There were 110 members who gathered to hear the financial results achieved in 2007 and more about our plans for the future. Vice-Chairman Diane Guidry, Directors Bertil Long and Robert Fase were each re-elected for new three year terms.

We also remembered Mel Martinson, who recently passed away. Mel served as a Director on our board for many years volunteering his time to ensure the credit union was successful in meeting the needs of its' members. He always had a kind word to say and a huge heart. We will miss him and also want to wish his family many fond memories.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union believes in the power of education. We're here to help launch the youth in your life toward financial independence.

### Join.

As a start, open a savings account for each child in your family. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a check book.

### Share.

Include your children in your household finance discussions. Show them how you budget income and expenses. Discuss the difference between a "want" and a "need". As their skills improve, give them challenges - such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

### Coach.

Remind your children to ask for help when they need it. And turn to your credit union when you want help. Hawaii First FCU is here to partner with you and your family in pursuing financial security. No question or concern is too small to be shared. We all learn together.

Join us this year as we celebrate National Credit Union Youth Week from April 20 - 26. Our theme for 2008 is "Got Green? Grow It at your Credit Union." A coloring contest will be held March 17 - April 18th. Age groups are 4-6, 7-9, & 10-12. Each age group winner will be awarded a \$25 prize. The grand prize winner will receive \$100.

Refreshments will be served all day on April 25th at each of our branches in Kamuela, Waikoloa and Hilo. Got Green!



## 1st QUARTER DIVIDEND RATES

### SHARES

BALANCES	DIVIDEND RATES	APY*
\$100 - \$999	0.20%	0.20%
\$1,000 - \$2,499	0.30%	0.30%
\$2,500 - \$4,999	0.40%	0.40%
\$5,000 - \$39,999	0.50%	0.50%
\$40,000 & above	0.75%	0.75%

### SHARE CERTIFICATES - Minimum Deposit of \$5,000.00

3 Months	3.00%	3.00%
6 Months	3.25%	3.25%
9 Months	3.50%	3.50%
1 Year	3.75%	3.75%

### INDIVIDUAL RETIREMENT ACCOUNT (I.R.A.)

1 Year	5.00%	5.12%
--------	-------	-------

### SECURED AND UNSECURED VISA CARDS

12.95%	\$12.50 Annual Fee
--------	--------------------

\* Annual Percentage Yield

9122400

MONEY POWER FOR OUR MEMBERS:

Enjoy the Travel Advantages of Our Credit Card

The Hawaii First Federal Credit Union VISA Credit Card:

• Up to \$10,000 Credit Limit • 12.95% APR • \$12.50 Annual Fee



Your Advantage Benefits:

- ◆ Receive up to 25% discount at leading auto rental companies throughout the world.
- ◆ Receive luggage insurance and a luggage insurance tag when you enroll and never worry about your luggage being lost.
- ◆ Enjoy the privileges of Concierge Services at any fine hotel.
- ◆ Hotel / Motel Burglary Reimbursement
- ◆ Health Benefits - Receive medical information 24 hours a day from a global network of general physicians, dentists, hospitals and pharmacies.
- ◆ Lost Key Return Service
- ◆ For reservations booked through the Travel Reservation Service, receive a 5% dividend on the base fare on all scheduled airline, lodging, car rentals, cruises and tours purchased.



2417920

"Best Car Deals Start Right Here"

Time to replace your winter-weary wheels for a new ride? You'll get more for your money here at Hawaii First FCU with 2 points off your approved rate! Talking with one of our loan specialist will help you sort through your options. For example, the zero percent option from the dealer may seem attractive, but it may be to your advantage to take the rebate and finance with the credit union.

We at Hawaii First FCU want you to get the "best" possible deal on your next vehicle, so stop by today. Let us help you get into the driver's seat with a pre-approved auto loan. ■

The New \$5 Bill  
Safer. Smarter. More Secure.

**DID YOU KNOW** ... The Federal Reserve has entered into circulation the new \$5 bill on March 13, 2008. The redesigned \$5 bill has easy-to-use security features and new background colors. These features make it easier for businesses and consumers to check their money and more difficult for counterfeiters to fake. It will be **safer** because they are easier to check; **smarter** to stay ahead of savvy counterfeiters; and **more secure** to protect the integrity of U.S. currency.

If you or you know any organization that uses cash-handling equipment that accepts \$5 bills, you may want to contact the equipment manufacturer representative to discuss steps you may need to take to prepare your machines to accept the new \$5 bill. Equipment manufacturers are already testing the newly designed bill to ensure your equipment will recognize it as starts to enter circulation.

Free educational materials are also available to help prepare cash handlers and consumers to recognize the new design and use its security features to protect against counterfeiters. For more information about the redesigned currency, or to order or download materials, please visit [www.moneyfactory.gov/newmoney](http://www.moneyfactory.gov/newmoney). ■



2029100

HEY KIDS & TEENS!



SUMMER is right around the corner! Thinking about getting a job to pay for a trip

you've been planning? Let Hawaii First FCU help you meet your summer goals. With our share account services, you'll be on your way to having the best summer yet! Ask your parents to join you on a visit to any of our three branches for more information.



Start saving today!

YOUR CREDIT UNION OFFICIALS AND STAFF

BOARD OF DIRECTORS

Douglas Dick, Chairman ◆ Diane Guidry, Vice-Chairman  
Mary-Alice Nagues, Secretary ◆ Robert Fase, Treasurer  
Bertil Long, Director ◆ Betty Jane Springer, Director  
Cora Buno, Director

SUPERVISORY COMMITTEE

Brenda Supnet, Chairperson ◆ Robert Wilson  
Betty Jane Springer ◆ Heidi Wilson

EXECUTIVE STAFF

Laura Aguirre, President / CEO  
Kimberly Malani, Vice President of Branch Operations

BRANCH SUPERVISORS

Kim Keolanui, Kamuela  
Jaylee Beebe, Waikoloa  
Mary Ann Otake, Hilo

5684004

Paniolo Post is published by Hawaii First Federal Credit Union P.O. Box 446, Kamuela, HI 96743

KAMUELA

Phone: 885-7349 / Fax: 885-2098  
Mon - Thurs 8:30 a.m. - 4:00 p.m.  
Friday 9:00 a.m. - 6:00 p.m.  
Saturday 8:30 a.m. - 12:30 p.m.

WAIKOLOA

Phone: 883-2055 / Fax: 883-2098  
Mon - Thurs 9:00 a.m. - 4:00 p.m.  
Friday 9:00 a.m. - 6:00 p.m.  
Saturday 9:00 a.m. - 1:00 p.m.

HILO

Phone: 933-7349 / Fax: 933-1401  
Mon - Thurs 9:00 a.m. - 4:00 p.m.  
Friday 9:00 a.m. - 6:00 p.m.

\*\* Your savings are federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.