



HAWAII FIRST

Federal Credit Union

P.O. Box 446 • Kamuela, Hawaii 96743 • www.hawaiiirstfcu.com

KAMUELA BRANCH

Parker Ranch Shopping Center
Tel. (808) 885-7349
Fax (808) 885-2098

WAIKOLOA BRANCH

Highlands Shopping Center
Tel. (808) 883-2055
Fax (808) 883-2098

HILO BRANCH

Hilo Shopping Center
Tel. (808) 933-7349
Fax (808) 933-1401

Dear valued Hawaii First FCU member,

Hawaii First FCU is pleased and proud to introduce our new and improved MasterCard Debit Card Program! We now have a custom card that displays the original Hawaiian artwork of a **very well-known local artist, Kathy Long**. For a preview of the print, feel free to visit any one of our branches, where this print is displayed in our lobbies.

Our new debit card program will work just like our current program **but better!** Please note that a few changes might affect you, but we plan to make this transition for you as seamless as possible and we are taking all the necessary steps to protect **you**, our member.

- * Please update all contact information with Hawaii First FCU including your address, home and work phone numbers.
- * You will now have access to **surcharge-free ATM's via First Hawaiian Bank**, available statewide! Please see a listing of First Hawaiian Bank ATM locations for the Big Island on the back.
- * **Bank of Hawaii ATM's will no longer be surcharge-free.** Their ATM's will prompt you to either accept or deny the charge prior to proceeding.
- * To prevent additional charges please use First Hawaiian Bank ATM's with your new debit card.
- * You now have the capability to **customize your own PIN!** There is no charge for the initial change and \$2.00 for each change thereafter, per card.
- * Always select **Credit** vs. PIN when making purchases with your debit card and you will be asked for a signature and your identity will be verified by the cashier.
- * All international transactions will be blocked. If you plan to be traveling abroad, please notify us so we can adjust your card parameters.
- * Please register your new debit card with our free MasterCard SecureCode Program to **protect you from fraud** with online purchases. Please see more information on MasterCard SecureCode on the back.

If you currently have a Hawaii First FCU debit card or ATM card please expect a replacement debit card within 4 weeks and a PIN mailer to be mailed to you separately. Once you receive the new card please activate your card by calling the phone number on the sticker, remove the sticker and sign the back of your card. Please then destroy your old debit card and you are free to use your new debit card with **immediate** access to your funds!

To protect you from online fraud:

MasterCard SecureCode is a simple and secure way to pay at thousands of online stores. A private code known only to you, your SecureCode enhances your existing account by protecting you against unauthorized use of your card when shopping online at participating online retailers.

Step 1 - Sign Up for MasterCard SecureCode Go to www.hawaiiirstfcu.com and click on the MasterCard SecureCode link. It will prompt you with the steps to choose your own SecureCode and please keep this SecureCode only to yourself.

Step 2- Use Your SecureCode at Checkout Every time you pay online at participating retailers, you will be automatically prompted to enter your own private SecureCode - just like entering a PIN at the ATM. In seconds, you gain added protection while shopping online.

Step 3 - Shop Smarter Look for the MasterCard SecureCode logo when shopping at participating online retailers.

Information from www.mastercard.com

135+ First Hawaiian Bank ATM's are available statewide!

We have included a list of convenient non-branch ATM's located on the Big Island.

Information from www.fhb.com.

HAWI K Takata Store	KAWAIHAE Minit Stop - 61-3657 Akoni Pule Hwy
HILO 7-Eleven Kaumana 7-Eleven Kawili 7-Eleven Kilauea 7-Eleven Kinoole Hawaii Community College - Learning Center Prince Kuhio Plaza <ul style="list-style-type: none">• by Dollar Plus• by Sears/Theatres• by AfterThoughts	KEALAKEKUA Choice Mart
KAILUA-KONA Home Depot Kona	KONA Fairmont Orchid Hotel Home Depot
KAMUELA Fairmont Orchid Hotel	KURTISTOWN 7-Eleven Kurtistown
	LAUPAHOEHOE Minit Stop - Lot 2A/2B Mamalahoa Hwy
	PAHOA 7-Eleven Pahoia Malama Market - left of entrance
	WAIKOLOA Waikoloa Beach Marriott Whaler's Waikoloa Village