



# Dollars & Sense

HMSA Employees' Federal Credit Union

*E Mālama Makou 'ia 'Oe (We Care About You)*

October-December 2023

## Donate Wisely and Safely

In the wake of a devastating disaster, many of us are moved to help. Whether we pitch in with physical labor, donate items, or pledge a monetary donation, every little bit helps.

The tremendous situation in Lahaina continues to touch and inspire us to help in any way we can. While many charities greatly appreciate almost any kind of donation, monetary donations allow them to provide for needs that may have been inadvertently overlooked. Some charities have arrangements with vendors that allow them to purchase items at a lower cost, so your donation stretches further.

The very nature of monetary donations requires us to be extremely careful. If a reputable news agency has vetted a charity, chances are the charity is legitimate. Otherwise, here's some advice from the Federal Trade Commission.

- Do your research: Search online for a charity's name plus "complaint," "review," or "scam." Double-check their name, too. Scammers use names that are similar to real charities' names. Find out how the charity will use your donation.
- Be careful how you pay: Scammers will ask for cash, gift card, or wiring money. The safer way to pay is by credit card or check.
- Be aware of scammers' tricks: Don't let anyone rush you into donating. If you receive a "thank you" for a donation that you never made, don't feel obligated to give.



For more information, visit [consumer.ftc.gov](http://consumer.ftc.gov). Search for "before giving to a charity" on the homepage.

## Get Your Next Loan from the Credit Union



The HMSA EFCU has some of the lowest loan rates in Hawaii for cars, motorcycles, tuition, and more. To give you an idea of how the Credit Union compares with other financial institutions, here's a sampling of rates for new auto loans.

See more loan rates at [hmsaefcu.org](http://hmsaefcu.org). Apply for a loan at the website, too!



## New Auto Loan

Annual percentage rates\* for four-year term

|                        |       |
|------------------------|-------|
| HMSA EFCU              | 4.50% |
| HawaiiUSA FCU          | 5.90% |
| Hawaii State FCU       | 4.90% |
| Hawaiian Financial FCU | 5.25% |
| Koolau FCU             | 3.74% |
| Hawaii Federal FCU     | 5.99% |

\*Subject to change without notice.

## Save Money with a Visa Platinum Credit Card

Do you have a credit card with a high interest rate that you need to pay off? A Visa Platinum credit card can help.

With 8.00% APR\*, the Credit Union's Visa Platinum credit card can help you consolidate debt and pay it off faster. And transferring balances from other credit cards can help you save on interest.

Visit [hmsaefcu.org](http://hmsaefcu.org) for a credit card application and disclosures.

\*Annual percentage rate subject to change without notice. Balance transfers are limited to your approved HMSA EFCU Visa Platinum credit card limit.

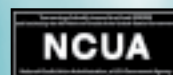


We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act



HMSA Employees' Federal CREDIT UNION

818 Keeaumoku St., Honolulu, HI 96814



Federally insured by NCUA

# Hurricane Coverage with Farmers Hawaii

Hawaii residents know that hurricane season is June through November. What many may not know is that standard homeowners' insurance doesn't cover damage from a hurricane or flood. That's why it's good to have a policy created specifically for hurricane damage.

Farmers Hawaii offers HMSA EFCU members special rates and priority service with local, personal, hands-on care. Their hurricane insurance helps pay to repair damages as a result of gale-force winds. Flood insurance, which is required for properties in high-risk flood areas, pays for damage caused by storm surge and rising waters.

For more information, call (800) 515-1023 or visit [farmershawaii.com/partners/hcul](http://farmershawaii.com/partners/hcul).

## JUST SAY "BOO"

If you love Halloween, consider booking your next vacation to Disneyland Resort with Get Away Today. That's because Halloween Time (scheduled for Sept. 1 through Oct. 31) will feature tons of fun, spooky sights and activities.

Halloween Time at Disneyland will feature:

- Characters such as Jack Skellington and Sally.
- Haunted Mansion featuring elements from Nightmare Before Christmas.
- Halloween Screams Nighttime Spectacular fireworks.
- Guardians of the Galaxy – Monsters After Dark.
- Dia De Los Muertos and Plaza de la Familia.
- Limited-time food, treats, and merchandise.
- And so much more!

For more information, visit [getawaytoday.com](http://getawaytoday.com) or call 1 (855) GET-AWAY (438-2929). Be sure to mention that you're an HMSA EFCU member when making reservations.

## LOAN RATES

Effective Sept. 1-30, 2023

Subject to change monthly. For current rates, call (808) 948-5154.

| LOAN DESCRIPTION  | REPAYMENT PERIOD | RATE        |
|---|------------------|-------------|
| <b>PERSONAL LOAN</b><br>Maximum \$25,000<br>per member/cosigner | 1 year           | 6.00% APR*  |
|   | 2 years          | 7.00% APR*  |
|   | 3 years          | 7.50% APR*  |
|   | 4 years          | 7.75% APR*  |
|   | 5 years          | 8.50% APR*  |
|   | 6 years          | 9.00% APR*  |
| <b>NEW AUTO LOAN</b><br>Maximum \$60,000                        | 1-2 years        | 3.5% APR*   |
|   | 3 years          | 4.00% APR*  |
|   | 4 years          | 4.50% APR*  |
|   | 5 years          | 5.00% APR*  |
|   | 6 years          | 5.50% APR*  |
|   | 7 years          | 6.25% APR*  |
| <b>USED AUTO LOAN</b><br>Maximum \$40,000<br>2016-present       | 1-2 years        | 3.75% APR*  |
|   | 3 years          | 4.75% APR*  |
|   | 4 years          | 5.25% APR*  |
|   | 5 years          | 5.50% APR*  |
| <b>EDUCATION LOAN</b>   | 36 months        | 4.99% APR*  |
|   |                  |             |
| <b>MOTORCYCLE</b><br>2016-present                               | 1-4 years        | 5.50% APR*  |
|   | 5 years          | 6.00% APR*  |
| <b>50% SHARE SECURED</b>  | 1-2 years        | 3.75% APR*  |
|   | 3-5 years        | 4.50% APR*  |
|   | 6-7 years        | 7.00% APR*  |
| <b>100% SHARE SECURED</b>                                       | 1-2 years        | 3.50% APR*  |
|   | 3-5 years        | 3.90% APR*  |
|   | 6-7 years        | 5.00% APR*  |
| <b>HOME EQUITY LINE OF CREDIT</b><br>6/01/2023-5/31/24          |                  | 5.90% APR*  |
| <b>LINE OF CREDIT</b><br>Up to \$5,000 with approval            |                  | 10.00% APR* |
| <b>COVER CHECK LINE OF CREDIT</b><br>Up to \$500 with approval  |                  | 10.00% APR* |

\*Annual percentage rate.



4.85% APY\*

8-month term

\$2,000 minimum to open

Open a CD and earn a higher interest rate than our share savings account.

\*Annual percentage yield. Rate is subject to change without notice.

New money only. Funds must be drawn from a financial institution other than the HMSA EFCU. HMSA EFCU membership is required. Maximum balance is \$240,000 per CD. Limit two CDs per account. Other restrictions may apply.

Visit [hmsaefcu.org](http://hmsaefcu.org) for current dividend rates and more!

### HOURS OF OPERATION

**Main Office – HMSA Building  
Rycroft Lobby**

Monday-Friday, 7:30 a.m.-3 p.m.  
Phone: (808) 948-5154 or (808) 948-5153  
Fax: (808) 948-6598

**Kapolei Office  
Hale O Kapolei, Room 430**

Friday, 7:30-11:30 a.m.  
Phone: (808) 948-5868

### SPECIAL HOURS

**Closed all day**

Veterans Day  
Friday, Nov. 10  
Thanksgiving  
Thursday, Nov. 23  
Christmas  
Monday, Dec. 25  
New Year's Day  
Monday, Jan. 1

**Closed at 11 a.m.**

Thursday, Dec. 14