



# Dollars & Sense

HMSA Employees' Federal Credit Union *E Mālama Makou 'ia 'Oe (We Care About You)*

April-June 2022

## Remote Deposit is Here

Need to deposit a check? Now, you can do it with your smartphone! Here's how:

- Sign up for Online Banking at [hmsaefcu.org](https://hmsaefcu.org).
- Download the HMSA EFCU and DeposZip apps.
- Sign in to the HMSA EFCU app. It's OK to use the same username and password for Online Banking and the HMSA EFCU app.
- Click Deposit a Check in the drop-down Services menu.
- Endorse the back of your check with "For mobile deposit only – HMSA EFCU."
- Follow the prompts to take pictures of your check and deposit it.



## Do You Have Credit Card Debt?



Trying to pay off a high-interest-rate credit card sometimes seems like an endless battle. That's why we're offering you a chance to transfer an existing balance to our Visa® Platinum credit card through May 15, at this low rate:

# 3.99%

APR

\* For 15 months

Call or visit us for more information.

Balance transfers completed Feb. 14 through May 15, 2022, will receive 3.99% annual percentage rate for 15 months from date of transfer. After May 15, the balance rate will be subject to the standard APR applicable on your account.

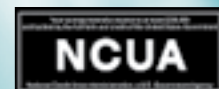
\*Annual percentage rate



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



HMSA  
Employees' Federal  
CREDIT UNION



Federally insured by NCUA

818 Keeaumoku St., Honolulu, HI 96814



## Take a Break at a Disneyland Resort

Isn't it time you took a break? Remember that Credit Union members who book their tickets and hotel packages with Get Away Today can get a gate price discount, tickets delivered via email within minutes of booking, and more.

And when you add Disney's new Genie+ Service to your tickets, you'll get:

- Lightning Lane access for up to 19 attractions a day.
- PhotoPass pictures.
- Audio tour clips.
- Park Hopper to make ride reservations.

Be sure to mention the HMSA EFCU when booking your vacation because a portion will be donated to Credit Unions for Kids and school foundations.

For more information, visit [getawaytoday.com](http://getawaytoday.com) or call 1 (855) GET-AWAY (438-2929).

## See You Soon



Beginning April 4, our main office in the HMSA Building will be open as follows:

Monday–Friday  
7:30 a.m.–3 p.m.

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

Memorial Day  
Monday, May 30

#### Closed at 11 a.m.

Tuesday, June 14

## LOAN RATES

EFFECTIVE APRIL 1  
TO JUNE 30, 2022

LOAN DESCRIPTION	REPAYMENT PERIOD	RATE
100% SHARE SECURED	1-2 years	1.50% APR*
	3-5 years	1.90% APR*
	6-7 years	3.00% APR*
50% SHARE SECURED	1-2 years	1.75% APR*
	3-5 years	2.50% APR*
	6-7 years	5.00% APR*
PERSONAL LOAN Maximum \$25,000 per member/cosigner	1 year	2.50% APR*
	2 years	3.50% APR*
	3-4 years	4.50% APR*
	5 years	5.00% APR*
	6 years	6.25% APR*
EDUCATION LOAN	1-3 years	2.99% APR*
NEW AUTO LOAN	1-3 years	1.75% APR*
	4-5 years	1.99% APR*
	6 years	3.25% APR*
	7 years	3.45% APR*
USED AUTO LOAN Year 2014-present	1-3 years	1.95% APR*
	4-5 years	2.50% APR*
	6 years	4.25% APR*
MOTORCYCLE Year 2014-present	1-4 years	5.00% APR*
	5 years	5.50% APR*
LINE OF CREDIT Up to \$5,000 with approval		10.00% APR*
COVER CHECK LINE OF CREDIT Up to \$500 with approval		10.00% APR*
HOME EQUITY LINE OF CREDIT		Call HMSA EFCU for current loan rate
Visa Credit Card		8.00% APR*

\*Annual percentage rate. All rates subject to change without notice.