

SATURDAY
MARCH

30

KICK BACK WITH US AT OUR

FINANCIAL
WATCH
WINTER 2024

ANNUAL MEETING & DINNER ALA MOANA HOTEL

CARNATION MEETING ROOM



HIBISCUS BALLROOM DINNER

4 PM MEETING

5 PM ACTIVITIES

6 PM DINNER

ADMIT ONE

REGULAR PRICE

\$50 MEMBERS

\$65 NON-MEMBERS



BRUSH UP ON YOUR
BROADCAST SKILLS
WITH OUR
SPORTSCASTER
CHALLENGE FOR A
CHANCE TO WIN
MORE PRIZES!



FEATURING JOHN VENERI

ACCOUNT SECURITY & FRAUD

As we embrace the new year, it's essential to address a matter of utmost importance — safeguarding ourselves against the rise of fraudulent activities. At HLEFCU, we prioritize your financial well-being, recognizing that the holiday season brings not only joy but, unfortunately, an increased risk of fraud. This concern is particularly pronounced for our Kupuna, who may be more vulnerable, but it is crucial to emphasize that everyone, regardless of age, is susceptible. In this interview with our Operations Manager Veronica Kanemaru and Electronic Services Manager Dawn Kalili-Iokia, we discuss fraud prevention, shedding light on measures you can take to protect yourself and your loved ones.

What is fraud?

Veronica: "Financial fraud refers to deceptive activities or schemes designed to gain unauthorized access to your financial resources, often involving deceit, misrepresentation, or manipulation for personal or criminal gain. It can come in various forms, including identity theft, credit card fraud, investment scams, and other practices aimed at exploiting individuals or financial institutions."

What you can do to prevent fraud?

Dawn: "There are several countermeasures you can use to lower the risk of being defrauded! To prevent financial fraud, you should regularly monitor your financial accounts for unauthorized transactions, promptly report lost or stolen cards, and utilize secure, unique passwords for online banking. Engaging in financial literacy, being cautious of phishing attempts, and installing reputable security software on electronic devices are also essential steps in safeguarding against fraud. Additionally, staying informed about the latest fraud trends and promptly reporting any suspicious activity to financial institutions further enhances one's ability to prevent and combat financial fraud."

What to do if you believe you're a victim of fraud:

Veronica: "If you believe you're a victim of fraud, act quickly by contacting your affected financial institution to report the unauthorized activity and freeze or close affected accounts to prevent further losses. Additionally, monitor your credit reports regularly, consider placing a fraud alert or credit freeze, and update your passwords and security information to fortify your defenses against future fraudulent attempts." For more info on how to request a security freeze, see this resource from the Consumer Financial Protection Bureau: consumerfinance.gov/ask-cfpb/what-does-it-mean-to-put-a-security-freeze-on-my-credit-report-en-1341/

As your dedicated financial partner, we urge our members to stay vigilant against the persistent threat of financial fraud. By fostering a culture of awareness, employing preventive measures, and promptly reporting any suspicious activity, we collectively fortify the defenses of our financial community, ensuring a secure and resilient future for all. Your trust is paramount, and together, we can safeguard our financial well-being against the ever-evolving challenges of the digital landscape.

Dawn Kalili-Iokia
Electronic Services Manager

Veronica Kanemaru
Operations Manager



2023 COMMUNITY CORNER



HLEFCU spent the holiday season seeking out community events to help give back and celebrate with our law enforcement 'ohana. Special thanks to all the law enforcement organizers statewide for inviting us to be a part of everything and for giving back to our keiki!



IRA DEPOSIT REMINDER

The deadline for making 2023 contributions to your traditional or Roth IRA is April 15, 2024

IRS TAX ASSISTANCE

Get a head start on tax season! From simple to complex taxes, TurboTax® has you covered. Hawaii Law Enforcement Federal Credit Union members save up to \$15 when you start TurboTax now! To claim this membership discount, visit our TurboTax link in our benefit page: <https://www.hlefcu.com/membership/index.html>



TurboTax is not affiliated with the Hawaii Law Enforcement Federal Credit Union and its registered trademark is the sole property of Intuit Inc.

BOARD OF DIRECTOR NOMINATIONS

Nominations for vacancies may be made by petition, signed by 1% of our Hawaii Law Enforcement FCU members with a minimum of 145 and a maximum of 500, and must be submitted by February 19, 2024, along with a statement of qualifications and biographical data. Nominees must also submit a signed certificate stating they agree to the nomination and will serve if elected.

If you would like to submit a nomination by petition, please get in touch with one of our Nomination Committee members: Cody Koanui (808.382.7158), Philip Trani III (808.782.1549), or Matt Kurihara (808.265.7091) for any questions and/or the appropriate forms.

Scan the QR code to sign up for our upcoming Annual Meeting & Dinner!

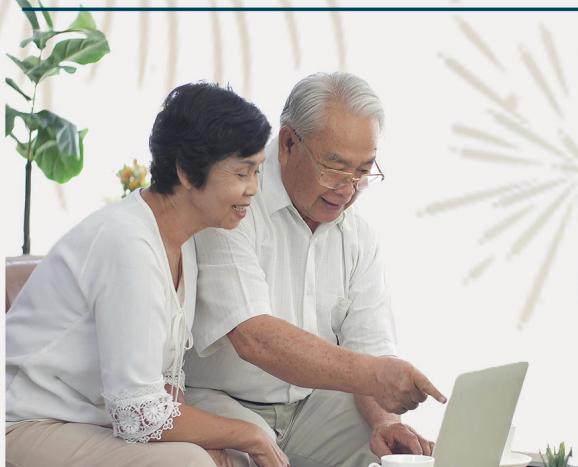


**OUR
POSTMASTER
IS RETIRING**

Please contact us
via phone or email

[postmaster@hlefcu.com]

SHARE CERTIFICATE PROMOTION



4.27% APY

- AVAILABLE TO NEW AND EXISTING DEPOSITS
- WHILE SUPPLIES LAST!
- MINIMUM \$500, NO MAXIMUM LIMIT

ACCOUNTS WITH FIVE MONTH MATURITIES EARN AN ANNUAL PERCENTAGE YIELD (APY) OF 4.27%.

WHAT KIND OF CERTIFICATES ARE INCLUDED?

- SHARE
- EDUCATIONAL IRA
- ROTH IRA
- TRADITIONAL IRA

CEO MESSAGE



President & CEO, Rene Matsuura

As we start the new year, I want to take a moment to reflect on the resilience and strength that defines us. This past year has presented us with both challenges and also rewarding triumphs, and I am immensely proud of the unwavering dedication of our law enforcement community—the way in which you safeguard our communities and support one another embodies Hawaii's aloha spirit.

While the road may have been tough, your resilience and camaraderie have been a beacon of hope. As we step into the promise of a new year, let us carry forward the lessons learned, cherish the moments of unity, and embrace the optimism that comes with fresh beginnings. Our credit union remains steadfast in its commitment to support you and your ohana, providing financial stability and a trusted partnership. May the coming year be filled with renewed hope, continued strength, and the fulfillment of your aspirations. Wishing you and your loved ones a peaceful new year and wonderful 2024!

CONTACT US

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ABA ROUTING NUMBER

321379180

HOLIDAY SCHEDULE

DR. MARTIN LUTHER KING, JR. DAY

Monday, January 15

PRESIDENTS' DAY

Monday, February 19

PRINCE JONAH KUHIO KALANIANAOLE DAY

Tuesday, March 26

GOOD FRIDAY

Friday, March 29

