



HAWAII LAW
ENFORCEMENT
FEDERAL CREDIT UNION

FINANCIAL WATCH BLACK FRIDAY EDITION

NEW UPDATES AND DEALS
TO CELEBRATE THE HOLIDAY SEASON!

KICK BACK WITH US AT OUR

2024 ANNUAL MEETING & DINNER

SATURDAY
MARCH

30



ALA MOANA HOTEL

CARNATION MEETING ROOM



HIBISCUS BALLROOM DINNER

4 PM MEETING ■ 5 PM ACTIVITIES ■ 6 PM DINNER

BUY YOUR TICKETS TODAY AT:



BUFFET
INCLUDED

ACTIVITIES
&
PRIZES

HOLIDAY CARD PROMO

October 15 - January 3

November 20 - November 30

**5X POINTS
PER \$1 SPENT!**

on Amazon Purchases

+

Retail - Airlines - Grocery Stores and more!

**20X POINTS
PER \$1 SPENT!**

on Amazon Purchases

+

Retail - Airlines - Grocery Stores and more!

Visit <https://www.hlefcu.com/promotions/holiday2023.html> for full promotion details

LOCK IN YOUR LOW HOLIDAY LOAN RATES!

These low rates will only be available until December 16th, so don't wait!
Call or apply online today.

LOAN TYPE	APR*
New Auto Loan	3.25%
Used Auto Loan	3.50%
New Motorcycle Loan	6.50%
Used Motorcycle Loan	6.50%
New Boat Loan	6.15%
Used Boat Loan	6.15%
Personal Loan	6.00%
Renewable Energy Loan	5.00%
Personal Line of Credit	12.00%
Mortgage	Call for current rate
HELOC	8.75%
Less than 80% Combined Loan-to-Value	
Investment HELOC	9.25%

Rates effective 10/2/2023

APR = Annual Percentage Rate

* = As low as



BOARD OF DIRECTORS NOMINATIONS

We are now accepting nominations for three (3) volunteers to serve a three-year term on the Hawaii Law Enforcement Federal Credit Union's Board of Directors.

To be eligible, the individual must be: 1) at least 18 years old, 2) a current member in good standing with the Hawaii Law Enforcement FCU, and 3) have not been convicted of a crime involving dishonesty or breach of trust.

All applications and nominations must be received by December 31, 2023, along with a brief statement of qualifications and biographical data. Nominations for vacancies may also 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 submitted by February 19, 2024, along with a statement of qualifications and biographical data.

Nominees must submit a signed certificate stating they are agreeable to the nomination and will serve if elected to office. The election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled.

As a Credit Union member-owner, you have the right to nominate and vote on the Board members who make decisions about the leadership and direction of the Credit Union.

If you are interested or would like to submit a nomination, please contact one of our Nomination Committee members: Cody Koanui (808.382.7158), Philip Trani III (808.782.1549), or Matt Kurihara (808.265.7091).

Mahalo!

CONTACT US

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WEB www.hlefcu.com

ABA ROUTING NUMBER
321379180

HOLIDAY SCHEDULE

CHRISTMAS

Monday
December 25

NEW YEAR'S DAY

Monday
January 1

