



HAWAII LAW  
ENFORCEMENT  
FEDERAL CREDIT UNION

# FINANCIAL WATCH FALL 2023



PICTURED: HLEFCU STAFF DROPS OFF BENTOS TO MAUI PD SEPT. 15, 2023

## HOLIDAY SCHEDULE

**VETERANS DAY**  
Friday,  
November 10

**THANKSGIVING**  
Thursday,  
November 23

**CHRISTMAS**  
Monday  
December 25

**NEW YEAR'S DAY**  
Monday  
January 1

## KICK BACK WITH US AT OUR 2024 ANNUAL MEETING & DINNER AT THE ALA MOANA HOTEL

CARNATION ROOM -> HIBISCUS BALLROOM  
4 PM MEETING | 5 PM ACTIVITIES | 6 PM DINNER



**ADMIT ONE**

**SAVE THE DATE!**  
**SATURDAY,**  
**MARCH 30TH, 2024**





# HAWAII LAW ENFORCEMENT FCU 2023 COMMUNITY EFFORTS



HLEFCU continues our commitment to supporting our law enforcement ohana in any way, shape, or form.

Whether it's volunteering with our District 7 community walks, participating in the police memorial walk, sponsorships for various law enforcement community dinners, to making slushies, shave ice, and dropping off bentos to MPD - We're here for you! We're honored to have been able to participate in so many community events and look forward to being a part of this wonderful community for the remainder of the year and next.





# EMPLOYEE FEATURE



**JULIE ANTOLIN**  
BRANCH MANAGER

Nice to meet you! I have 21 years of experience in the financial industry, including 6 months here at HLEFCU. I've always worked on the front-line assisting members and take pride in helping them achieve their financial goals. I've also held educational presentations for elementary and high school students, teaching them how to save using a savings account, how to use a checking account, and write checks.

Being the Branch Manager at HLEFCU, I oversee the daily operations of the branch, ensuring that we are providing exceptional member service. I'm looking forward to getting to know you at the Main Branch. My goal is to deliver service everyday, that will leave a lasting impression.

I love to spend time with family and friends, travel (especially to the 9th isle) and if I have time, I enjoy baking cookies and different desserts.

When you stop by at the Main Branch make sure to say hello!

## SKIP-A-PAY

Skip your December loan payment(s)!

Just pay a \$30 processing fee per loan skipped, and enjoy the extra cash!

For those who qualify, look out for communications with instructions regarding this program.

Regardless of whether you make monthly, bi-weekly, or weekly payments, your next regular payment will be due one month following your first skipped payment. For example: if your payments are made weekly, four payments will be skipped. Your loan(s) will continue to accrue interest on the balance due and this interest will be collected when your next payment after the skipped payment is made. This offer may extend your repayment period. If your loan has GAP coverage, it may not cover the extended repayment period. A \$30 processing fee per loan will be assessed upon receipt of your request.

Please note that if your loan is delinquent as of September 30, 2023, your Skip-A-Pay request will not be honored. Credit cards, renewable energy, real estate, and Furlough Assistance Program loans are not eligible for this "Skip" offer. Other restrictions may apply. Please speak with a HLEFCU Loan Expert for details.





# 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

## SHARE CERTIFICATE SPECIAL



**5.00%  
APY**

Available while supplies last to new & existing deposits. Certificate term of four months with an Annual Percentage Yield (APY) of 5.00%. Share certificates are eligible.

### CONTACT US

**PHONE** 1.808.973.4311  
1.866.351.4311 (toll-free)

**FAX** 1.808.949.0556

**WEB** [www.hlefcu.com](http://www.hlefcu.com)

**ABA ROUTING NUMBER**  
321379180

### MEMBER VERIFICATION NOTICE

In order to comply with audit requirements of the National Credit Union Administration (NCUA) for member accounts of the Hawaii Law Enforcement Federal Credit Union for the period ending September 30, 2023, our auditors will be distributing statements of accounts to all credit union members. If you do not receive your statement of account, please contact: Hawaii Law Enforcement Federal Credit Union Auditor, 1654 South King Street, Honolulu, HI 96826

### OUR POSTMASTER IS RETIRING!



The [postmaster@hlefcu.com](mailto:postmaster@hlefcu.com) email address is going away soon!

Please contact us via phone or direct email

