



Financial Watch

Summer 2023

Don't Let Your Financial Security Go On Vacation!

At Hawaii Law Enforcement FCU, your financial well-being and security are our top priorities. We understand that the threat of fraud and financial scams is a growing concern in today's digital age. That's why we want to emphasize our unwavering commitment to fraud prevention and protecting your hard-earned money. Rest assured that our credit union is equipped with robust systems, advanced technology, and dedicated professionals who work tirelessly to safeguard your accounts and personal information.

Remember, fraud prevention is a collaborative effort. Here's what you can do to protect yourself:



Keep your personal information confidential and secure.



Regularly review your account statements and report any unauthorized transactions immediately. You only have 33 days from the time of the transaction to submit a report!



Be cautious of unsolicited communication and avoid sharing sensitive information via email or phone unless you initiate the contact. If HLEFCU staff call to discuss, it's okay to share, but if you're unsure, our best practice is to call us back at 808-973-4311 to discuss the requested sensitive information.



Keep your devices and software up to date with the latest security patches.



Educate yourself about common fraud schemes and stay vigilant.

At Hawaii Law Enforcement FCU, we stand by our commitment to provide you with secure and reliable financial services. Rest assured, we will continue to invest in the latest technologies and employ the best practices to keep your financial transactions and personal information safe.

Thank you for entrusting us with your financial needs. Together, we can protect ourselves against fraud and enjoy a secure financial future.

Privacy Notice

FACTS What does the Hawaii Law Enforcement Federal Credit Union do with your personal information?

WHY Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and account balances
- Credit history and credit scores
- Payment history and income

When you are no longer our member, we continue to share your information as described in this notice.

HOW All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Hawaii Law Enforcement Federal Credit Union chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE THIS?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes - to offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

WHAT WE DO

How does Hawaii Law Enforcement Federal Credit Union protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Hawaii Law Enforcement Federal Credit Union collect my personal information? We collect your personal information, for example, when you:

- Open an account or pay your bills
- Use your credit or debit card or apply for financing
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Hawaii Law Enforcement Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Hawaii Law Enforcement Federal Credit Union does not share with our nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partner include financial services providers.

New Share Certificate Promotion!

Five month Share Certificate with a 4.50% Annual Percentage Yield (APY). Educational IRA Certificates, Roth IRA Certificates, and Traditional IRA Certificates are all eligible.

- **Certificates must be opened with new money from another financial institution.**
- **Upon maturity, the certificate will convert into a standard 4 month certificate.**



HPD Retirees & Ohana Reunion

HONORING THE HONOLULU POLICE DEPARTMENT'S 2022 RETIRED POLICE OFFICERS & CIVILIANS

Friday, August 11, 2023
5 p.m. No-Host Cocktails • 6 p.m. Dinner

Ala Moana Hotel Hibiscus Ballroom
410 Atkinson Drive, Honolulu HI 96814

OPEN TO ALL RETIRED AND CURRENT OFFICERS AND CIVILIAN EMPLOYEES

Admission is \$75 per person

To reserve your seat, please visit:
www.hlefcu.com/new/events.html
OR

Scan the QR code with your smart phone camera



Membership Verification

In order to comply with National Credit Union Administration (NCUA) audit requirements, our auditors will be distributing statements of account to all credit union members for the period ending September 30. 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



Employee Feature

Jason Savella Loan Specialist



Aloha! I have been in finance for nearly four years as a Loan Specialist, in which I have developed an interest in banking and helping people with their financial goals. I joined HLEFCU in January of this year, and I am always excited about meeting and helping our members.

Something to know about me: Dancing, diving, and especially travel! Whether it's dog sledding in Alaska, driving standard in Italy, or eating chocolate in Switzerland, I enjoy seeing new things and experiencing different cultures.

Membership Benefit

Ready for your next staycation? HLEFCU Members receive 35% off Best Available Rate!

This offer includes resort fees waived (\$48 value), \$25 discounted valet parking (\$25 savings) and complimentary early check-in and 3pm late check-out (based on availability, upon request). Receive your exclusive discount code by Scanning this QR Code or visiting the Twin Fin Waikiki website and using discount code 'HLEX'.

THE TWIN FIN

Oceanfront In Waikiki



MONEY MARKET NEW APY



MAXIMIZE YOUR RETURNS WITH AN EASY - TO - ACCESS, HIGHER - YIELD, INSURED MONEY MARKET ACCOUNT TODAY!

MUST HAVE AN ACCOUNT BALANCE OF \$100,000.00 OR MORE TO QUALIFY FOR THE 1.55% ANNUAL PERCENTAGE YIELD (APY).

CALL OR VISIT A BRANCH
NEAR YOU TO APPLY TODAY!



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Honolulu, HI 96826

Contact Us

Phone

1.808.973.4311

1.866.351.4311 (toll-free)

Fax

1.808.949.0556

Web

www.hlefcu.com

Email

postmaster@hlefcu.com

ABA Routing Number

321379180



Insured by NCUA



Holiday Schedule

Statehood Day

Friday, August 18

Labor Day

Monday, September 4

Discoverers' Day

Monday, October 9

