

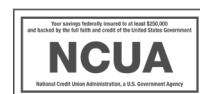


**HAWAII LAW
ENFORCEMENT**
FEDERAL CREDIT UNION

Home Warranty Solicitation Letters

It has come to our attention that members are receiving letters in the mail stating that their home secured by HLEFCU has a home warranty that's about to expire. HLEFCU does not offer home warranties, nor do we require them. Further, the information contained in the letter is available as public records via the State of Hawaii Bureau of Conveyances.

See page two of this document for an example of the letter members have reported receiving. If you receive any such letter, please disregard. If you have any questions regarding your HLEFCU Mortgage, HELOC, or account, please call us at 808.973.4311, or toll-free at 1.866.351.4311.

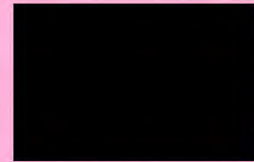


Federally Insured by NCUA

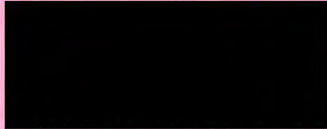


RESPONSE TO THIS NOTICE REQUESTED

ADDRESS:
Respond By:
Property Code:
Contact Phone:

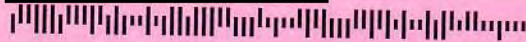


To
The
Order
Of



28617-P41-T41-0022023-25U

Call to verify the above information
Read below for more information



IMMEDIATE RESPONSE REQUESTED

ATTENTION: [Redacted]

This letter is to inform you that the property's home warranty, at [Redacted] secured by HAWAII LAW ENFORCEMENT FCU, may be expiring or may have already expired.

Please call 1-855-549-2176

Without a home warranty in place, you are at risk of being financially liable for any and all repairs. However, you still may have time left to activate a service contract on your home before it's too late. No inspection will be required and final acceptance is subject to your ability to meet eligibility requirements.

We reserve the right to revoke your eligibility for service coverage after 5 days.

PHONE: 1-855-549-2176

PLEASE RESPOND BY: September 9, 2019

NO FINANCE CHARGES APPLY TO THIS OFFER	
URGENT & TIME SENSITIVE - IMMEDIATE RESPONSE REQUESTED	
Please be advised that the amount you spend on home repairs and maintenance will continue to increase over time. That means that the average cost to fix or replace your Air Conditioner, Hot Water Heater, Furnace, Appliances, and others will only increase with the age of your home.	
Types of Coverages Available	Examples of Repair/Replacement Costs
<ul style="list-style-type: none"> 1. Comprehensive Coverage 2. Enhanced Coverage 3. Protection Available Through 2021 	<ul style="list-style-type: none"> Air Conditioner - \$2,390 / \$7,134 Hot Water Heater - \$140 / \$889 Furnace - \$2,442 / \$5,780 Refrigerator - \$350 / \$820

Operating Hours: Monday - Friday 8:00am to 7:00pm CST, Saturday 9:00am to 2:00pm CST