



Hawaiian Airlines FCU

January/February/March 2012

Come One, Come All!

ANNUAL

Membership Meeting

64
YEARS

Saturday, March 17, 2012
DeRussy Hall at the Hale Koa Hotel

- 5:30pm no-host cocktails followed by our business meeting at 6:30pm
- Hale Koa's famous Aloha Buffet
- Entertainment by Clarke Tuitele, the "Hawaiian Hypnotist" Musical entertainment by Moonlight Kiss
- Fabulous door prizes
- \$30 for members, \$45 for non-members
Limit one guest (non-member) per each member
- Seats are limited. Reservations will be taken on a first come, first served basis
- Tables can only be reserved with full payment, also on a first come, first served basis



**THIS EVENT HAS SOLD OUT VERY FAST
THE LAST SEVERAL YEARS, SO MAKE
YOUR RESERVATIONS EARLY!**

Reservation Request for Hawaiian Airlines FCU 64th Annual Meeting

Please mail to: Hawaiian Airlines FCU, P.O. Box 30065, Honolulu, HI 968200

Member's Name _____

Account Number _____

Guest's Name _____

Account Number (if applicable) _____

Phone Number (best number to contact) _____

Please reserve ____ seat(s) for this 64th Annual Meeting

Children under 4 years old are free

Check enclosed for \$_____ or

Please deduct \$_____ from my savings account..

Signature (if deducting from savings) _____

Forget Those Post Holiday Blues We Have The Green



We can help you consolidate all those holiday bills into one loan with a great rate and ONE affordable payment. Just think green! Our signature loan rates start at just 7.50% with a maximum amount of \$17,500 (the amount you qualify for is subject to your credit history). So apply today and take advantage of this great loan and be on your way to financial peace of mind.

With Regrets, Our Koapaka Branch Is Closing

Our Koapaka Branch will close effective February 1, 2012. Our last day of operation at that branch will be on Tuesday, January 31, 2012. We will have reduced hours at that branch until its final closure. That branch is now open Tuesday through Thursday, 12:30 pm to 3:00 pm.

With the reduced number of employees at that location and the reduced number of transactions,

we have found it necessary to close that branch. We will utilize the cost savings to provide better rates on savings accounts and loans as well as products and services.

Our main branch at the Maintenance Hangar of Hawaiian Airlines will continue to operate with regular business hours of 7:30 am to 3:30 pm, Monday thru Friday.

Special for
all Members of
Hawaiian Airlines
FCU



CENTRAL PACIFIC HOMELOANS
Hawaii's Mortgage Experts

If you are a homeowner age 62 or older a reverse mortgage may allow you to convert part of the equity in your home into cash to:

- Repair or renovate your home.
- Pay off your existing mortgage or other loans.
- Provide financial assistance to children or grandchildren.

\$300 discount toward closing costs when closing a loan with Wayne Kodama.

Please contact Wayne Kodama for more information or a no obligation consultation to learn if a reverse mortgage is right for you.

*Promotions are temporary and are subject to termination or alteration without notice. Central Pacific HomeLoans is a wholly-owned subsidiary of Central Pacific Bank.



Wayne Kodama
Reverse Mortgage Consultant
Phone: (808) 561-2647
wakodama@cp-homeloans.com
www.cp-homeloans.com



Santa Didn't Bring That Brand New Car For Christmas?



Just because Santa didn't bring you that shiny brand new automobile you've been dreaming about, doesn't mean you cannot get one for yourself after Christmas. Take advantage of the great prices automobile dealerships are offering right

now and we will help make your dream come true after all. Our new automobile loan rates start at just 2.75%! Make your holiday wish a reality with a little help from your credit union.

NOTICE

Your Supervisory Committee is conducting its verification of all accounts. Please review your statement and report any discrepancy to:

Supervisory Committee
Hawaiian Airlines FCU
P.O. Box 30161
Honolulu, HI 96820



Holidays

Monday, January 16
Dr. Martin Luther King, Jr. Day

Monday, February 20
President's Day

Have You Seen Our Loan Rates?

Our signature loan rates are now just 7.50% for a 3-year repayment term and 8.50% for repayment terms of 4 and 5 years.

Also, our new automobile loan rates are only 2.75% for a 3-year repayment term, 3.00% for 4 and 5-year repayment terms and 4.00% for a 6-year repayment term. Similarly, our used automobile loan rates are 2.75% for a 3-year repayment term, 3.00% for 4 and

5-year repayment terms and just 5.00% for a 6-year repayment term.

So if you are still contemplating purchasing that new car, this is the time to act, as we probably will not see rates this low again. Now is also the ideal time to consolidate those high interest credit cards into one low interest and affordable signature loan. Do it now before these unbelievably low rates rise again and you regret not taking advantage of them.

Loan Sub-Account	Maximum Term	Annual Percent Rate Starting as low as:
Share secured	2 years	2.50% above share dividend rate
	12 years	3.00% above share dividend rate
Signature (\$100 to \$17,500)	3 years	7.50%
	5 years	8.50%
Flightcheck Overdraft Protection Line of Credit	Varied	11.00%
New and Never Titled Automobile	3 years	2.75%
	4 years	3.00%
	5 years	3.00%
	6 years	4.00%
Used Automobile	3 years	2.75%
	4 years	3.00%
	5 years	3.00%
	6 years	5.00%

Your minimum monthly payment will never be less than \$50.00 as disclosed on the Funds Advance Voucher.

First Quarter Savings Rates

Share Type	Dividend Rates	Annual Yield
Regular Share	0.15%	0.15%
IRA	0.50%	0.50%
Christmas	Declared on April 30 and October 31	

Hawaiian Airlines FCU
Branch Office

375 Aokea St., P.O. Box 30065 Honolulu, HI (808)835-3344; 7:30 a.m. to 3:30 p.m.
3375 Koapaka St. Suite G-313 (808)838-5310: Hours: 9 a.m. to 3 p.m.

Your savings federally insured to \$250,000



National Credit Union Administration, a U.S. Government Agency