



2025 FALL NEWSLETTER

Stay tuned for next year's

ANNUAL MEETING

Moving the credit union forward!



Saturday, March 14, 2026
Honolulu Country Club
1690 Ala Puumalu St
Food & drinks to be provided
Door prizes to be announced
Seats are limited!



To continue providing valuable insights into our efforts to release new products and expanding our services, next year, we will be gathering together again in person (with Zoom available). Come and enjoy a free luncheon at our 89th Annual Meeting. We look forward to celebrating the successes and lessons of the previous year with you, please save the date!



2025 International Credit Union Day



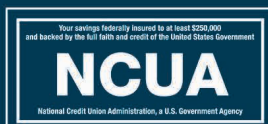
Halloween Costume Contest



2025 HPD Retirees & Ohana Reunion



Maui Wildfires 2nd Year Anniversary



FOLLOW US!

CEO MESSAGE

Dear Valued Member,



RENE MATSUURA
President & CEO

At the Hawaii Law Enforcement Federal Credit Union, our mission is simple: **We serve to honor.** This philosophy is the cornerstone of everything we do, and it is brought to life every day by our dedicated employees who are committed to serving your financial needs.

Over the past year, our team, like many in service industries, has faced unprecedented challenges and a high level of stress. Factors such as economic uncertainty, evolving technologies, and changes in service protocols have placed increased pressure on our staff. Despite this, they continue to show up with dedication and resilience.

Our employees are the heart of our success. They are your neighbors, friends, and community members, and they deserve to work in an environment where they feel valued, supported, and safe.

In the spirit of our shared credit union values, I am reaching out to humbly ask for your partnership and **kindness.**

We understand that you may occasionally experience frustration, wait times, or policy changes. We are working hard to enhance our services and appreciate your patience as we navigate these times. However, we have a firm commitment to maintaining a workplace free from unacceptable conduct, and disrespectful or abusive behavior toward our staff will not be tolerated.

Here is how you can help:

- **Practice patience:** We are working diligently to assist everyone as quickly and efficiently as possible. A little patience goes a long way.
- **Communicate respectfully:** We are here to listen and help resolve issues constructively. Professional and courteous communication ensures the best outcome for everyone.
- **Share your appreciation:** If an employee provides excellent service, please let them, or us, know! Positive feedback brightens their day and reinforces their hard work.

Together, we can continue to build a stronger, kinder community where everyone feels respected. Thank you for your continued support and for being a valued member of the Hawaii Law Enforcement Federal Credit Union Ohana.

With great respect and aloha,
Rene Matsuura
President/CEO

HOLIDAY CARD BONUS

Supercharge your holiday shopping by using our HLEFCU Platinum Mastercard® Credit Card. Earn a generous amount of bonus points during these months!

NOVEMBER - JANUARY

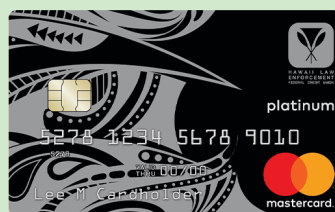
EARN 5X POINTS PER \$1 SPENT

Amazon Purchases - Retail - Restaurants - Airlines - Grocery Stores - Gas Stations - Hotels and more!

EARN 20X POINTS PER \$1 SPENT

Amazon Purchases Only (11/26-12/3)

Amazon and Mastercard are the property of their respective owners and all rights reserved for their respective owners. View <https://www.hlefcu.com/promotions/holiday2025.html> for full promotion details



Follow our social media below for future updates and more!



@HLEFCU



Hawaii Law Enforcement FCU



Hawaii Law Enforcement FCU

BOARD OF DIRECTORS NOMINATIONS

We are now accepting nominations for two (2) 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 15, 2025, 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 142 and a maximum of 500 and submitted by February 2, 2026, 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. Applications are available on our website <https://www.hlefcu.com/2026%20Application%20for%20Hawaii%20Law%20Enforcement%20FCUfillable.pdf>

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 Deric Valoroso (808.381.1969).

PRIVACY NOTICE

What does the Hawaii Law Enforcement Federal Credit Union do with your personal information?		WHAT WE DO	
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.	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.
WHAT	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • 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 does Hawaii Law Enforcement Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • 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.
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.	Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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.

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

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.

KING'S HAWAIIAN BAKERY



Robert R. Taira at Robert's Bakery (Hilo)



King's Bakery (Honolulu, 1963)



Robert R. Taira at the Bakery on King Street (Honolulu, 1974)



Robert's Bakery during Grand Opening (Hilo, 1950)



KING'S HAWAIIAN BAKERY ORIGINAL SITE



Hawaii Law Enforcement Federal Credit Union was truly honored to have been a part of King's Hawaiian Bakery's special 75th Anniversary which was held at the original location (1936 South King St). We are humbled by the History this iconic building holds and enjoyed everyone who came to celebrate and share their memories. Mahalo to King's Hawaiian Bakery and the Asato Family Shop.



HOLIDAY SCHEDULE

CHRISTMAS EVE

Wednesday, December 24
(7:30-12 PM Main Branch & Kapolei, Pearl City Branch closed)

CHRISTMAS DAY

Thursday, December 25

NEW YEARS EVE

Wednesday, December 31
(7:30-12 PM Main Branch & Kapolei, Pearl City Branch closed)

NEW YEARS DAY

Thursday, January 1

DR. MARTIN LUTHER KING JR. DAY

Monday, January 19

PRESIDENTS' DAY

Monday, February 16

CONTACT US

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SHARE CERTIFICATE PROMOTION

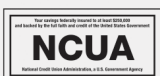


3.60% APY* for 12 months
3.75% APY* for 4 months

- Available to new and existing deposits
- While supplies last!
- Minimum \$500, no maximum limit

WHAT KIND OF CERTIFICATES ARE INCLUDED?

- ROTH IRA
- TRADITIONAL IRA
- SHARE
- EDUCATIONAL IRA



*Annual Percentage Yield