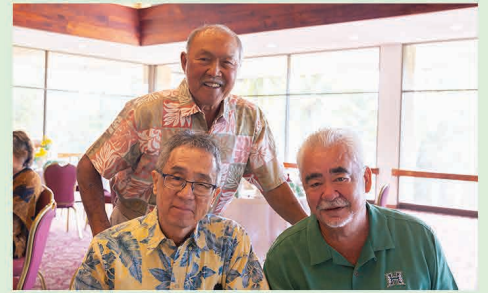


FINANCIAL WATCH



HAWAII LAW
ENFORCEMENT
FEDERAL CREDIT UNION

2025 SPRING NEWSLETTER



MAHALO

We hope you enjoyed this year's revamped Annual Meeting at the Honolulu Country Club! We truly appreciate the time you dedicated in attending our sit-down luncheon. From seeing your smiling faces and reconnecting, we hope you all learned more about our Credit Union's performance.

We look forward to what 2025 holds for us. Stay tuned for more updates throughout the year!



FOLLOW US!

BOARD OF DIRECTORS INCUMBENT OFFICERS



We're proud to announce the incumbent Board of Directors who continue their leadership this year. Their continued service and dedication to our credit union will help guide us in taking care of our membership and move the organization forward!



MARK NAKAGAWA
DIRECTOR



FRANK FUJII
DIRECTOR

CEO MESSAGE



RENE MATSUURA
President & CEO

Aloha Law Enforcement Ohana,

The unpredictable nature of tariffs can create uncertainty and instability. Costs of imported goods, including those used in manufacturing cars and homes, may potentially drive up prices.

While the situation can feel daunting right now, I want to remind you that we have a history of strength in the face of adversity. Our Credit Union has consistently demonstrated resilience, and we will continue to do so. In times of uncertainty, we remain committed to working with you, our members, to understand your challenges and provide assistance.

Although we do not yet know the full impact of the tariffs, we have every confidence in our ability to navigate whatever lies ahead.

With great respect and aloha,
Rene Matsuura
President/CEO

Brighter days are ahead with an HLEFCU...

HELOC

WHY APPLY FOR A HELOC FROM HLEFCU?

Access your home's equity for debt consolidation, home improvements, tuition, or emergencies with one of the best HELOC programs around. Draw against your available credit while making manageable monthly payments, and have peace of mind knowing cash is available when you need it.

Enjoy a Home Equity Line of Credit at a fixed

5.50%

Annual Percentage Rate for the first 2 years



Enjoy a Home Equity Line of Credit at a fixed

5.75%

Annual Percentage Rate for the first 3 years

- Borrow up to **80%** of the value, less the 1st Mortgage Balance
- Draw period of **7 years**
- Repayment period of **15 years**
- Maximum credit line up to **\$300,000**
- Owner Occupied properties
- **New Home Equity Line of Credit (HELOC)**



SCAN THE QR CODE
TO START YOUR
APPLICATION
TODAY!

TERMS & CONDITIONS

To qualify for this offer, applications must be submitted in person or at www.hlefcu.com during this special limited time promotion. The minimum credit line is \$10,000 and the maximum credit line for an 80% Loan-to-Value Ratio (LTV) Fee-Simple Owner-Occupied Property is the lesser of \$300,000 or 80% LTV minus the balance of your existing mortgage. The variable interest rate is based on the 6-month Constant Maturity Treasury (CMT) plus a margin. The Minimum APR which may apply is 3.00%. The Maximum APR which may apply is 18.00% or the maximum permitted by law, whichever is less. After the introductory period expires, the then-prevailing variable interest rate will apply. As of April 1, 2025, the current variable interest rate is 7.50% APR. Only an improved, fee-simple residential property serving as a primary residence in Hawaii is accepted as collateral. Property insurance is required. You will be required to pay closing costs including appraisal costs, trust reviews, and other third party fees. This offer is available for a new Home Equity Line of Credit (HELOC) loan only. HLEFCU membership is required. Applications submitted by mail will not be eligible for this promotion. Refinancing of an existing Hawaii Law Enforcement FCU HELOC does not qualify for this offer. All loans are subject to HLEFCU lending guidelines. Loans not funded by the end of the promotional period will be canceled and no longer eligible for this offer. HLEFCU reserves the right to end these special rate offerings as business needs change. Rates, terms, and conditions are subject to change without notice. Please speak with an HLEFCU representative for details.

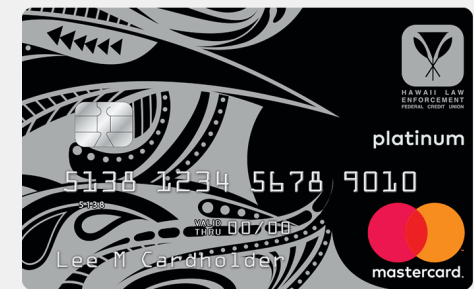
*APR = Annual Percentage Rate.

ELEVATE your purchasing experience

APPLY FOR OUR PLATINUM MASTERCARD® CREDIT CARD

- Competitive rates
- No annual fee
- No fees for cash advances or balance transfers
- Earn CUREwards points that can be redeemed for brand-name merchandise, travel, gift cards, cash back, and other rewards*
- Earn bonus points when shopping online via our Rewards Mall
- 24/7 MasterCard Account access and monitoring through online banking
- Monitor and control your cards with the CardsApp
- Savings Secured MasterCard credit cards available to credit challenged or credit starters

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DRIVE AWAY in your dream car!

APPLY FOR OUR LOW AUTO LOAN RATES

New Auto Loan Rates as low as...

Used Auto Loan Rates as low as...

4.25% APR*

4.50% APR*

- Highly competitive rates
- Credit Life and Disability Insurance are available to protect you and your family in the event of death or disability
- Extended Warranty options
- GAP Insurance coverage available to protect you against loss
- End of Watch Loan Protection coverage
- Easy repayment methods (payroll deduction, automated phone banking, and auto matic transfers)

With our easy repayment methods, we can help you reach your financial goals. Apply today using our simple loan application process by scanning the QR code below!



New Auto Loan
Application



Used Auto Loan
Application



*APR = ANNUAL PERCENTAGE RATE

HPD RETIREES AND OHANA REUNION

SAVE THE DATE



Ala Moana Hotel

Prime Rib Buffet - Dinner & Dancing – Games & Prizes

\$75 per person*

*Free for 2024 retirees and a guest

...More info to come in June...

Honolulu Police Relief Association, hprahawaii.org

Hawaii Law Enforcement Federal Credit Union, hlefcu.com

HOLIDAY SCHEDULE

MEMORIAL DAY

Monday, May 26

KING KAMEHAMEHA I DAY

Wednesday, June 11

JUNETEENTH

Thursday, June 19

INDEPENDENCE DAY (OBSERVED)

Friday, July 4

CONTACT US

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FAX 1.808.949.0556

WEB www.hlefcu.com

ABA ROUTING NUMBER 321379180

NEW SHARE

CERTIFICATE PROMOTION



3.80% APY* 12 MONTHS

- No maximum limit, minimum \$500 deposit
- Available to new and existing deposits
- Upon maturity, the certificate will roll over to a standard twelve month term

WHAT KIND OF CERTIFICATES ARE INCLUDED?

- Share, Educational IRA, Roth IRA, Traditional IRA

* Annual Percentage Yield

EMPLOYEE FEATURE



TANYA PADA

MEMBER SERVICE REPRESENTATIVE I

What is your favorite memory you have experienced at HLEFCU?

My favorite memory would have to be the Discoverers Day Staff Training. I was still relatively new with HLEFCU and our staff training day gave me the opportunity to engage with my team as well as meet our extended team members from the Pearl City and Kapolei Branches. This specific moment I got to see us all unite as a team and as a 'ohana.

What is your position and what excites you about working at HLEFCU?

As a Member Service Representative I, I am here to assist our members with their banking needs. From daily transactions to any inquires needed or even just for a quick chat. I am excited to grow within HLEFCU and to see where my journey in the financial institution takes me.

Any hobbies/interests you'd like to share?

My hobbies/interest includes organizing, I like to say everything has its place and in its place you will find it. I also enjoy just being with my husband and children doing any form of family activities and binge watching my favorite tv series.