



2025 SUMMER NEWSLETTER



We invite you to celebrate the 77th...

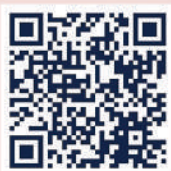
INTERNATIONAL CREDIT UNION DAY

Thursday, October 15, 2025

International Credit Union (ICU) Day recognizes the global credit union movement and its historical achievements within the credit union community since 1948. This day also raises awareness on financial well-being through financial inclusion and member support. We are thankful for your continued membership with us and look forward to serving you!



More information will be provided in our special September newsletter!



Learn more about International Credit Union (ICU) Day by scanning the QR code!
https://www.woccu.org/meetings_and_events/icuday

DORMANT ACCOUNTS

An HLEFCU account is considered *Inactive* when there has been no activity for at least 36 months. At 36 months of inactivity, the CU sends a letter to the account holder, informing them that the account is about to become inactive. The letter also includes instructions on how to reactivate the account. **Once an account is considered Inactive, it is assessed a monthly \$5.00 maintenance fee.**

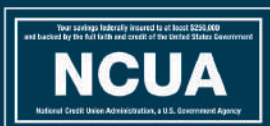
ESCHEAT ACCOUNTS

Once your account has been inactive for five (5) years, it is considered abandoned, and the assets become "*escheatable*" to the State of Hawaii. Annually, notices are mailed out to members whose accounts are in dormant status and have become eligible for escheatment. Members can then choose to reactivate their accounts.

The State of Hawaii's Unclaimed Property Program is administered under the provisions of Chapter 523A of the Hawaii's Revised Statutes (HRS). This program collects and holds, in a custodial capacity abandoned and dormant property from "holders".



For more info, please scan the QR code!
<https://budget.hawaii.gov/finance/unclaimedproperty/>



FOLLOW US!

★ To keep your account active and in good standing, please be sure to complete at least one transaction annually on your account.

Funds Availability – Increased Limits

Federal agencies have published new inflation-adjusted check hold amounts to be effective as of July 1, 2025. Certain situations may have longer check holds, such as situations involving a new account, large dollar check amounts, previous insufficient funds situations, and/or when there is a reasonable cause to doubt collectability.

Regulation CC provision	Current Threshold Since July 1, 2020	July 1, 2025 Threshold
Minimum amount for next business day availability	\$225	\$275
Cash withdrawal amount (second business day availability)	\$450	\$550
New Account Exception Hold (certain check amount)	\$5,525	\$6,725
Large deposit exception hold*	\$5,525	\$6,725
Repeatedly Overdrawn Threshold	\$5,525	\$6,725

* Example - large deposit. The first \$275 is available on the next business day after the deposit, the next \$6,450 is available on the second business day, and the remaining amount above \$6,725 is available on the seventh business day.

FUNDS AVAILABILITY (INCREASED LIMITS)



IMPORTANT NOTICE



After careful consideration, HLEFCU has decided to discontinue MoneyDesktop and MoneyMobile effective September 30, 2025. This free service was offered as a Money Management Budgeting Tool for our members, but due to minimal member participation, this service will no longer be available.



Download our mobile banking app for a simple and secure way to access your money!
<https://www.hlefcu.com/mobile/mobile-app.html>

MEMBER VERIFICATION



In order to comply with audit requirements of the National Credit Union Administration (NCUA) for member accounts of the Hawaii Law Enforcement Federal Credit Union for the period ending **September 30, 2025**, our auditors will be distributing statements of accounts to all credit union members.

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

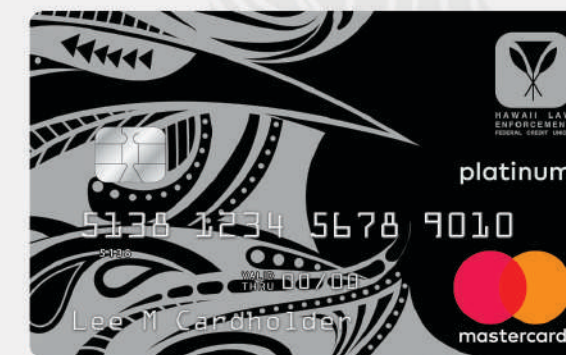
TURN YOUR SUMMER TRAVELS INTO REWARDS!



EARN 5X POINTS FOR EVERY \$1 SPENT AT...



HOTELS/MOTELS PARTICIPATING AIRLINES RETAIL STORES CAR RENTAL



Don't have our Platinum Mastercard® Credit Card? Apply today by scanning the QR code!

<https://www.mobicint.net/hle/loanap/p/0e94bcfd-a74b-4088-80c4-0d3d567d74ee/disclosure>

- Ends Sunday, August 12, 2025 -

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: <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	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.

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: <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.
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.

HPD RETIREES AND OHANA REUNION

REGISTER NOW



SCAN THE QR CODE TO RESERVE YOUR SEAT TODAY!

Ala Moana Hotel • Hibiscus Ballroom
Prime Rib Buffet - Dinner & Live Music – Games & Prizes
\$75 per person, \$50 children ages 4-11
Last Day to RSVP: Monday, August 11, 2025

HOLIDAY SCHEDULE

STATEHOOD DAY

Friday, August 15

LABOR DAY

Monday, September 1

DISCOVERERS' DAY (STAFF TRAINING)

Monday, October 13

VETERANS DAY

Tuesday, November 11

CONTACT US

PHONE 1.808.973.4311 1.866.351.4311 (toll-free)

FAX 1.808.949.0556

WEB www.hlefcu.com

ABA ROUTING NUMBER 321379180

CERTIFICATE PROMOTION



3.80% APY* for 12 MONTHS OR 4.00% APY for 4 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

RECENT EVENTS



Aha Hui A-Frame



ASIS Golf Tournament