

# 2026 SPRING NEWSLETTER

## CEO MESSAGE

Aloha All,

It has been 38 years since I started with the Credit Union, at which time assets and loans were at \$30,420,232 and \$13,979,176, respectively. Membership was at 5,352.

As a Loan Officer, I was scheduled to meet with members every hour, reviewing, approving, and funding requests within the allotted time. Loan documents were typed using a typewriter and carbon paper and required to be error free.

Through hard work, dedication, a thirst for learning, and malama for the law enforcement community, I advanced to various positions, including Human Resources, Controller, and Executive Vice President. Then in 2006, I was appointed President/CEO by the Board of Directors.

During my tenure at the Credit Union, we navigated both the Great Recession and the COVID-19 pandemic while prioritizing everyone's safety. We also expanded our products and services to include share draft accounts, business accounts, money market accounts, share certificates, IRAs, a mobile app, home banking, debit and credit cards, home equity lines of credit, mortgage loans, boat loans, and end-of-watch debt protection, among others. In addition, we opened two branches and built a new headquarters to bring all main office employees together in one location.

As the Credit Union continued to grow, membership was expanded to police departments statewide and other law enforcement agencies and law enforcement related companies. To welcome our expanded membership, the Credit Union changed its name to the Hawaii Law Enforcement Federal Credit Union, which included a new logo.

Today, the Credit Union ranks 15th in the state, with more than \$230,684,138 in assets and a membership of 14,165. This success is a testament to the loyalty and dedication of our members, volunteers (Board, Supervisory Committee, and Nominating Committee), and employees. Thanks to everyone's efforts, the Credit Union continues to grow and thrive.

As the Credit Union enters its next phase of growth, the time has come for me to pass the torch to a new leader who will carry forward this exceptional organization's legacy with energy, dedication, and heart. I plan to retire at the end of July or in early August, after completing a few remaining priorities. To ensure a smooth transition, the Board has appointed an interim President/CEO.

It is my pleasure to announce that Dawn Kalili-Iokia will succeed me as Interim President/CEO of the Hawaii Law Enforcement Federal Credit Union. Dawn joined the Credit Union in 2017 as Specialized Service Manager and was promoted to Chief Operations Officer in 2025. She recently graduated from the Western Credit Union Management School in Pomona, California and comes with over 30 years of credit union experience. An announcement will be release upon the transition.

Thank you for your dedication and support of this outstanding organization.

Sincerely,

*Rene*



# Recap of the ANNUAL MEETING



# MAHALO

for attending!

We hope you enjoyed this year's 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, we hope you all learned more about our Credit Union's performance.

We look forward to what 2026 holds for us. Stay tuned for more updates throughout the year!



IMPORTANT NOTICE

## NEW LOCKBOX ADDRESS UPDATE

Please be advised we will be transitioning to a new payment lockbox for our Platinum Mastercard® Credit Card payments. The previous payment lockbox address (PO Box 60510, City of Industry, CA 91716-0510) is scheduled to close in the next upcoming months. If you currently have Auto-payments or BillPay payments being sent to the City of Industry address, please contact your Financial Institution and have the address updated to the new address referenced to the right.

If you are mailing your Platinum MasterCard® Credit Card Payments, please direct the payments to the NEW address to the right.



**PO Box 31001-4317  
Pasadena, CA  
91110-4317**

## 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 automatic 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

DRIVE AWAY  
in your dream car!



FOLLOW US!

## APPLY TODAY 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

★ Rates as low as 7.75% Annual Percentage Rate

### SUPERIOR FEATURES

- Eligible for coverage under our End of Watch Loan Program
- Mastercard® ID Theft Protection
  - Expert Resolution Services
  - Emergency Wallet Replacement + more



### EARNING POINTS

★ New HLEFCU card holders can also earn 20,000 bonus points when they spend \$2,000.00 within the first 90 days.

#### 1 POINT/ \$1 SPENT

• You'll earn points when you, or an authorized user, use a card to make purchases of products and services, minus returns or refunds.

#### 5 POINTS/ \$1 SPENT

• Earn points on retail, airlines, grocery stores and more during the holidays.

#### 20 POINTS/ \$1 SPENT

• Earn points on Amazon purchases only during the holidays such as Cyber Monday and Black Friday (more info to come in October).



Scan QR code to apply for our Platinum Mastercard® Credit Card or visit our website at <https://www.hlefcu.com/loans/-credit-cards.html> for more information.

## HPD RETIREES AND OHANA REUNION

# SAVE THE DATE



Ala Moana Hotel  
 Prime Rib Buffet - Dinner & Dancing – Games & Prizes  
 Entertainment by A Touch of Gold  
 \$50 per person  
 Reservations accepted until Friday, July 31, 2026

Free for 2025 retirees and a guest  
 Honolulu Police Relief Association, hprahawaii.org  
 Hawaii Law Enforcement Federal Credit Union, hlefcu.com



Reserve your spot today by scanning the QR code!

## HOLIDAY SCHEDULE

### JUNETEENTH

Friday, June 19

### INDEPENDENCE DAY (OBSERVED)

Friday, July 3

### STATEHOOD DAY

Friday, August 21

## CONTACT US

**PHONE** 1.808.973.4311 1.866.351.4311 (toll-free)  
**FAX** 1.808.949.0556  
**WEB** [www.hlefcu.com](http://www.hlefcu.com)  
**ABA ROUTING NUMBER** 321379180

## BOARD OF DIRECTORS INCUMBENT OFFICERS



**CORBIN MATSUMOTO**  
VICE CHAIRPERSON



**RUSSELL IKEDA**  
DIRECTOR

## SHARE CERTIFICATE PROMOTION



3.50% APY for four months or  
 3.35% APY\* for 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