



BEHIND THE SCENES

In a matter of months, we'll be welcoming members to our all-new headquarters and main branch at 1936 South King Street. When we do, members will benefit from better accessibility, more parking, greater comfort, and an improved member experience. But what do we mean by improved member experience?

When members visit us at our new main branch, you'll be greeted not by a teller line but by a member lounge. Here, we invite members to talk story and enjoy the camaraderie that is unique to our law enforcement Ohana.

To the left of the lounge is our new teller bar. With new technology implemented here, members can expect quicker turnaround times for basic transactions. Gone are the days that our Member Services staff have to leave you to get your cash!

For members needing assistance with more complex services, such as help with our electronic services or applying for a loan, we've got new spaces for that too. To the right of the member lounge is a set of booths looking out over King Street. These booths, much like ones you'd find in a restaurant, provide a communal, semi-private space for members needing assistance with things like Home Banking use and MoneyDesktop, among others. For more sensitive discussions, such as loan applications and new account openings, we have private meeting rooms in the back of the member lounge's main display.

But, enough about what to expect. Who wants to see what the branch looks like today? Head to page 3 to see photos from our walk-through back in February, and be sure to keep tabs on hlefcu.com for the latest new HQ updates!

Pearl City Branch Reopening

After undergoing a refresh, our Pearl City Branch reopened on January 4, 2021, with an all-new member experience that matches the experience we first introduced at our Kapolei Branch this past December. Members can now enjoy an enhanced level of privacy while opening new accounts, applying for loans, and other service inquiries/requests. Business hours remain Monday through Friday from 7:30 am to 3:30 pm.



Holiday Schedule

Memorial Day

Monday, May 31st, 2021

King Kamehameha Day

Friday, June 11th, 2021

Independence Day

Monday, July 5th, 2021

A Message From the CEO

Aloha Members,

Days ago, we passed the one-year mark since Hawaii's pandemic response began. As you'll recall, Governor David Ige's stay-at-home orders went into effect on March 25, 2020, triggering an unprecedented shift in the way in which we go about our daily lives. Those orders are still in force today, albeit in a more relaxed state. The result of this was that, our 84th Annual Meeting looked very different from those of years past as we went entirely virtual!

Our virtual Annual Meeting went well. However, we missed the camaraderie of physically being with our members. I'd like to personally thank all of the members who took time out of their busy schedules to attend the meeting, as well as our volunteers, Board of Directors, and staff, for all of their hard work. Hopefully, as we continue to vaccinate more of our population, we will be able to revert to in-person meetings in 2022. Perhaps more importantly, though, we look forward to fully vaccinating our staff, which will finally allow us to resume our normal, pre-pandemic business hours and to reopen our satellite branches.

Speaking of vaccines, while things are beginning to turnaround, we know things aren't back to normal yet. Unfortunately, tax season has added an extra layer of complexity this year, especially for those that received unemployment benefits. If you're one of these people that now owe taxes but are having trouble paying them, please let us know. We have a special tax relief loan available and are also continuing to offer other pandemic-related assistance programs such as mortgage forbearance, loan modification, and emergency loans. I know I've said this before, but if you need help, it is vital that you reach out before you begin to fall behind.

As for our new building, things are moving along nicely. We anticipate being able to welcome members to our new home in just a few months. So be sure to keep tabs on our website, hlefcu.com, for important updates regarding this exciting project.

Please stay safe and healthy.

With Great Respect and Aloha,



Rene Matsuura, President and CEO



New HQ Sneak Peak



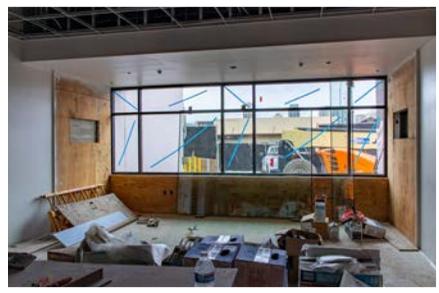
Admiring the view of our future reception area from the second floor landing.



Looking straight into the branch lounge area from the entry vestibule.



The beginning of our new teller bar.



Bright, airy space for our communal booths.



Our Board in the future loan area.



Our Board tours our back office space.

COMING SOON!!

Apply + *Sign* Online!

Our loan application process is about to get even easier! Soon, you'll be able to complete your entire loan online thanks to [DocuSign](#). Apply, verify income, and sign for your loan without ever setting foot in a branch. All you need to do is make sure we have your current e-mail address.

Need to update your e-mail information? Give us a call at 808.973.4311 or toll-free at 1.866.351.4311.



Important Numbers

Periodically, the Credit Union may need to reach you to discuss important information regarding your account. To ensure you recognize our legitimate calls, please save the following numbers:

- Main Line: 808.973.4311
- Text Messages: 808.201.1176
- Fraud/Security: 1.888.918.7313



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Honolulu, Hawaii 96826

Contact Us

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1.866.351.4311 (toll-free)

Fax
1.808.949.0556

Web
www.hlefcu.com

Email
postmaster@hlefcu.com

ABA Routing Number
321379180



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Get 0.35% APR* off a personal loan
Rates starting at 3.65% APR!!

REQUIRED LEGAL STUFF

*APR = Annual Percentage Rate. Qualified Hawaii Law Enforcement FCU members who open a new loan during the promotion period will receive a 0.35% APR discount on the prevailing rate. Actual loan rate may vary based on individual creditworthiness. Not all members will be eligible for the lowest APR or the highest loan amount. All loans are subject to HLEFCU's standard lending guidelines. Offer valid through June 1, 2021. A personal loan repaid over 60 months at 7.65% APR will have a monthly payment of \$20.11 per \$1,000 borrowed. Refinancing of existing HLEFCU loans is not permitted. Rates, terms, and conditions subject to change without notice. Please speak with an HLEFCU representative for details.