



E Komo Mai!

Welcome to YOUR new Hawaii Law Enforcement Federal Credit Union home! After years of planning, designing, and construction, we're finally serving members out of your new Main Branch at 1936 South King Street in Honolulu! There's more to it, though, than a larger, more attractive space, with easier access and more parking. The Credit Union's new Main Branch & Headquarters embodies our commitment to providing our members the best possible service while also setting us up for decades to come.

If you haven't been by to visit yet, please be sure to check out our mini photo tour on page 4! Also, be sure to follow us on Instagram, Facebook, and Twitter, where we'll be sharing more photos over time.

Exciting Developments

With the Credit Union's new home now complete, our team continues to work hard to better ourselves further and are working towards some exciting new developments that we'll be launching soon. Specifically, we're looking to launch an all-new website and DocuSign in early 2022.

While we firmly believe we'll always need physical branches, we know that most members interact with us online. Therefore, shortly after our move, we kicked off a long-planned website renewal project that aims to improve the member experience regardless of if you access our site via a desktop computer or mobile device.

Our long anticipated DocuSign will help to build on our electronic services by making doing business with us even easier. Imagine being able to electronically sign your loan documents - no branch visit or mail necessary. That's exactly what DocuSign will let us do.

Keep an eye out for more information on these two developments as we move closer to launch!

Building Blessing

In compliance with the City & County of Honolulu's Emergency Orders regarding social gatherings, the Credit Union held an intimate blessing ceremony for the new Main Branch and Headquarters on Saturday, September 11, 2021.



Holiday Schedule

Christmas Eve

Friday, December 24, 2021

Christmas Day

Saturday, December 25, 2021

New Year's Eve

Friday, December 31, 2021

New Year's Day

Saturday, January 1, 2022

A Message from the CEO

Aloha Members,

After much anticipation, our new Main Branch and Headquarters located at 1936 South King Street is now open and ready to serve you. We're so excited to welcome our Law Enforcement Ohana into your new Credit Union home. With no elevator to catch and ample parking, our new Main Branch and Headquarters offers members a new level of convenience. Please come and visit us soon.

While we designed our new Main Branch based on the needs of our members, we also created a space that brings our entire back-office team together under one roof. The goal was to allow our teams to collaborate to improve communications, bring out best-of-breed ideas, which can already be seen with the team's interactions, and move towards future service enhancements.

Furthermore, the new Main Branch brings the promise of meeting our Law Enforcement Ohana current and future needs by allowing privacy to discuss their goals. Goals that may include purchasing a starter home, forever home, first car, motor car, dream car, once in a lifetime vacation, bucket list goal, becoming debt-free, and the list goes on. Our Credit Union team feels honored to be there to support your life events.

We realize that we wouldn't be here today without our members, as our Credit Union exists to serve you by the very nature. Please accept our sincere thank you for your continued support over the years, especially through all the disruptions our move caused.

With the holidays upon us and a new year coming, we wish you a fun and safe Christmas and a healthy and prosperous New Year.

Please continue to stay safe and healthy. We look forward to serving you soon.

With Great Respect and Aloha,



Rene Matsuura, President and CEO



Address Update Reminder

Please be reminded that the Credit Union's address has changed. To ensure timely delivery of your mail, please update your records with our new address:

**1936 South King Street
Honolulu, HI 96826**



Christmas Club Account



If you have a Christmas Club Account, your funds were deposited into your Share Savings Account on October 1st, 2021.

Start your savings for your 2022 holiday shopping expenses today! Remember, our Christmas Club Account pays 0.50% more than our Regular Share Account! Stop by a branch or give us a call at 808.973.4311 to set up your 2022 account today!

2022 Annual Meeting

Out of an abundance of caution, and due to the uncertainty surrounding government-mandated restrictions on gatherings, we will not have an Annual Dinner in 2022. While we will miss the camaraderie with all of you for a second year in a row, our priority remains the overall health and wellness of our Credit Union Ohana.

Tentatively, we plan to hold a socially distanced Annual Meeting on Saturday, March 26, 2022. We are working on the details and will share the information with you all when it's ready. We hope you will join us for the meeting and look forward to the day when we can all safely gather once again to celebrate with one another.

Credit/Debit Card Dispute Process

Did you make a purchase that you weren't satisfied with only to find that you couldn't return it? Unfortunately, these kinds of situations happen more often than not and are never pleasant. However, it's important to note that the inability to return an item doesn't constitute a fraudulent credit card or debit card transaction.

For a transaction to qualify for fraud and, therefore, be eligible for provisional credit, it must be an unauthorized transaction. This means that you or your authorized user(s) did not knowingly initiate the transaction. An example of an unauthorized transaction is when a criminal steals your card information and uses it to make a purchase.

The only times we may assist you with authorized transactions are in instances such as when you never received the item you purchased or were overcharged for your purchase. In these situations, the Credit Union will file a dispute with the retailer to see if we can obtain a chargeback. However, you must work with the retailer to correct the issue before reaching out to us. Be sure to document all of the steps you took in working with the retailer to resolve the issue, as we will need copies of them to initiate the dispute process.

Please be reminded that disputes are not the same as fraud and that you may be required to submit a Cardholder Statement of Disputed Items form.

To avoid any unfortunate circumstances, we encourage you to review all merchant return policies, terms, and conditions before making a purchase. Further, we recommend making purchases only with merchants you know and trust.

If you have any questions, please give us a call at 808.973.4311.

Update Your Information

As we near the end of 2021 and approach the coming tax season, it's more important than ever that we make sure all of your personal and account information with us is accurate and up to date. Please help us ensure accuracy by checking to see that we have all your correct information, including your Social Security Number, which is particularly important for dividend reporting.



If you find any discrepancies or errors, please contact us immediately by calling 808.973.4311, or toll-free at 1.866.351.4311. We appreciate your help in keeping our records up to date.

New Main Branch Photos



Exterior view of the front entrance.



View of the member lounge with the cash bar and museum behind it.



Grand entryway and greeter station.



Semi-private booths.



A close-up shot of our museum.



Private meeting room.

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: 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.

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

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: 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 your the right to limit only 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • 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. • 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. • Our joint marketing partner include financial services providers.

Board of Directors Nominations

We are now accepting nominations for three (3) 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.

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: David Barnett (808.282.3902), Corbin Matsumoto (808.352.6234), or Philip Trani III (808.782.1549).

All applications and nominations must be received by December 26, 2021, 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 20 and a maximum of 500 and submitted by February 14, 2022, 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.

1936 South King Street
Honolulu, HI 96826

Contact Us

Phone
1.808.973.4311
1.866.351.4311 (toll-free)

Fax
1.808.949.0556

Web
www.hlefcu.com

Email
postmaster@hlefcu.com

ABA Routing Number
321379180



Earn up to 20 Points per \$1!

This holiday season, earn more than you ever have before when you shop with your **HLEFCU Platinum Mastercard** credit card!

- **Earn 20 points per \$1 spent**
 - November 25, 2021 to November 30, 2021
 - Amazon.com® + Target®
- **Earn 10 points per \$1 spent**
 - November 25, 2021 to November 30, 2021
 - Retail, restaurants, groceries, airlines, hotels, car rentals
- **Earn 5 points per \$1 spent**
 - October 15, 2021 to January 5, 2022
 - Retail, restaurants, groceries, airlines, hotels, car rentals



To redeem this offer, you must be an active Hawaii Law Enforcement FCU Platinum Mastercard credit card cardholder in good standing. You will earn 5 points per \$1 spent on in-person or online grocery, restaurant, retail, airline, car rental, and hotel transactions including those made on: Retail (in person/online), Grocery Stores, Restaurants, Stationary Stores, Jewelry Stores, Electronic Stores, Airlines, Car Rental Agencies, and Hotels made between 10/15/2021 and 01/05/2022. Purchases made between November 25 and 30, 2021, at these merchant categories will earn 10 points per \$1 spent. Purchases made at bookstores, including Amazon.com, and discount stores, including Target, earn 20 points per \$1 spent between November 25 and 30, 2021. Qualifying transactions must be made through merchants with eligible merchant codes as assigned by Mastercard. A merchant may, some times appear to fit within these points categories but may not necessarily have a qualifying merchant code. In these situations, the transaction will not be eligible for this promotion. Transactions submitted by you, an authorized user, or the merchant through third-party payment services, mobile or wireless card readers, digital wallets, and similar payment channels will not qualify for this promotion if the technology is not configured to properly process transaction's category. Transactions posted to your account with transaction dates within the promotion period are eligible for this offer. Please be aware of delays made by the merchant (i.e. shipping) that may push your transaction date beyond the promotion period. Please allow up to 8 weeks after the transaction is posted for the points to be entered to your account. Purchases do not include balance transfers, cash advances, travelers checks, foreign currency, money orders, wire transfers, other cash-like transactions, lottery tickets, casino gaming chips, race track wagers, other betting transactions, checks that access your account, interest, unauthorized and fraudulent charges, and any fees.

How you can use your points: You can use your points to redeem for any available reward options, including cash, gift cards, travel, and products or services made available through the program. Redemption values for reward options vary. Points expiration/losing points: Your points will expire 5 years from the year earned. However, you will immediately lose all of your points if your account status changes, or your account is closed for program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons outlined in your Credit Card Agreement. This offer is subject to credit approval and may change at any time without warning. Please see a Hawaii Law Enforcement FCU representative for details.

Third-Party Merchants: The listed merchant(s) are in no way affiliated with the Hawaii Law Enforcement Federal Credit Union, nor are the listed merchant(s) considered sponsors or co-sponsors of this program. All trademarks are the property of their respective owner(s).

