Money News

A publication of HawaiiUSA Federal Credit Union

New Year Debit Card Deal!!

January 15 - February 28, 2011

Members who use their HawaiiUSA debit card and purchase $500 or more in signature based transactions will automatically be entered into our promotion!*

Prizes!**

10 winners = $100 cash back
50 winners = $50 cash back

Ask our staff for more details today!

*No purchase or payment to HawaiiUSA FCU is necessary to enter. You will be automatically entered into the contest when you use your HawaiiUSA debit card to make a total of $500 in point-of-sale (POS) signature purchases between January 15, 2011 through February 28, 2011. All signature POS transactions must be posted by March 4, 2011 to qualify for the Sweepstakes. One Sweepstakes entry if your POS purchases (signature transactions only) are greater than or equal to $500 at the end of the Sweepstakes period. ATM and PIN based transactions are ineligible. **Cash deposit will be made to the share draft account used to fund the POS purchases that earned entry into the Sweepstakes. HawaiiUSA employees, and their immediate family members, and primary account holders who have an employee as a joint account holder are not eligible. Sweepstakes winners will be randomly selected on March 10, 2011 and notified around March 15, 2011. Visit www.hawaiiusafcu.com for a complete set of official rules.

Congratulations to Our Debit Gold MasterCard Promo Winners

During the month of October 2010, members who activated and used their Gold Debit MasterCard were entered for a chance to win one of 25 amazing prizes. Congratulations to our top winners:

Jeffrey Merz	iPad
Joann Yuen	VIZIO 37" LED Edge Lit LCD HDTV
Mary Jane Moore	Panasonic Blu-Ray Disk Player
Wayne Maria	Bose Fullrange Bookshelf Speakers

Member Protection Center

Message to Our Business Owner Members

Happy New Year from your Member Protection Center! If you are planning to purchase a new car in 2011, ask about our **Credit Protection Plan**, **Major Mechanical Protection** and **GAP** programs, all of which can help protect your valuable assets. For an auto insurance quote, call **Farmers Hawaii Insurance** at 533.2444 or toll-free 877.533.2444 today!

CLASS Act Seminar

When: Wednesday, February 23, 2011
Time: 9:30 am - 11:00 am
Where: Pearl City Branch
Community Room
1245 Kuala St.

With the passing of the Patient Protection and Affordable Care Act, **CLASS Act** (**C**ommunity **L**iving **A**ssistance **S**ervices and **S**upports Act) was created. The CLASS Act creates a voluntary, government-run, long-term care insurance program that will be offered by employers and paid for by employees beginning in 2011. Since this bill impacts businesses everywhere, business owners should be aware of the implementation dates, employer's responsibilities, benefits that will be offered, expected costs, participation requirements and alternative plans for your business to consider. For more information on the CLASS Act, please attend our seminar on Wednesday, February 23, 2011.

If you would like to attend, please call Kelli Reynon, Member Protection Center Representative, at 844.8284 to reserve your seat today! We look forward to continually bring you products and services protecting your financial security.

74th Annual Dinner Reminder

The Annual Dinner will be held on Sunday, March 6, 2011, at the Sheraton Waikiki Hotel. Enjoy a delicious Chinese dinner, pre-entertainment by Nanakuli High & Intermediate School Performing Arts Center and entertainment by Raiatea Helm. All attendees will receive a registration gift and be entered to win door prizes. Call 534.4300 for more information.

Mail reservation form, a self-addressed, stamped, envelope and sharedraft/check to:
HawaiiUSA FCU • Attn: Annual Dinner
1226 College Walk • Honolulu, HI 96817-3995

Sunday, March 6, 2011
Sheraton Waikiki Hotel

3:30 - 5:00 pm	Registration
4:30 - 5:00 pm	Pre-Entertainment
5:00 - 5:30 pm	Program
5:45 - 7:00 pm	Chinese Dinner
7:00 - 8:00 pm	Entertainment & Door Prizes

Limited to the first 950 registered guests.

RSVP Deadline: February 2, 2011
No refunds after February 9, 2011

No host cocktails and absolutely no outside liquor.

74th Annual Dinner Reservation Form

Name _____
Address _____
_____
Account # _____
Phone # _____

Name _____
Address _____
_____
Account # _____
Phone # _____

I have enclosed a sharedraft/check for $_____ and a self-addressed, stamped, envelope with this form.

Reservations are NOT transferable.

Copies of reservation form are acceptable.

$30 Primary or Joint Members
$60 Non-Members

Seating will be done in order of receipt of reservation forms.

Picture the possibilities...

75th Anniversary

Home Equity Line of Credit

0.75% APR*

Promotional rate for the first 6 months

4.00% APR*

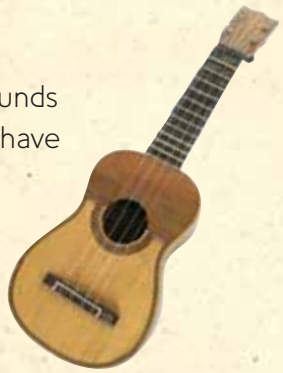
Current Variable Rate

- Up to $500 to switch*
- No closing costs*
- No annual fee

Apply today!

*Initial promotional discounted rate of 0.75% Annual Percentage Rate (APR), at a daily rate of 0.002054% for the first six-months from opening a new Home Equity Line of Credit (HELOC) applications received between 2/1/2011–3/31/2011 and is funded by 4/30/2011. After the promotional discounted rate period, the rate will change to the prevailing rate at that time. As of 2/1/2011 the current index is 0.29% and the prevailing rate is 4.00% APR, at a daily periodic rate of 0.010958%. The promotional discounted rate will not apply to any existing HawaiiUSA FCU HELOC and/or when paying down or paying off an existing HawaiiUSA FCU Visa or loans.HawaiiUSA FCU charges no credit union closing cost; however, you will be required to pay certain fees to third parties at closing that may range from $0 - $1,500. These fees include, but not limited to title insurance ($100-$300), trust review ($155-$400), mortgage or other document preparation fees ($125-$155), property inspection ($65-$100). A member may request an appraisal may be requested at their expense, estimated cost may vary from $350 to $1,000 depending on the property. When an initial draw of a minimum $20,000 or more new monies is advanced at opening, certain third party fees may be waived and qualify to receive a credit at loan closing up to $500 to offset a third-party lender's early termination fee when paying off your existing HELOC with that third-party lender when you agree to (i) not close your credit line prior to the second anniversary of opening date and (ii)maintain the account balance less normal monthly payments for a period of six-months from opening. To receive the credit at loan closing early termination fee must be assessed and identified by third-party lender through its payoff procedure. The APR can change quarterly on the statement cycle date of February, May, August & November. The rate will then be adjusted to equal 2.50% over the weekly average yield on US Treasury Security adjusted to a constant maturity of one year rounded up to the nearest 0.25%. The rate cannot increase or decrease more than 1.00% at each quarterly rate adjustment but may exceed that for the single adjustment at the end of the promotional discounted rate period. The maximum APR that can apply is 18.00% or the maximum permitted by law, whichever is less. Under no circumstances will your APR go below 4.00% at any time during the term of the plan other than during a promotional discounted rate period. Maximum loan amount is lesser of $200,000 or with a minimum of 20% down payment. Hawaii properties must be fee simple and owner occupied. Higher LTV programs available with price adjustments. HELOC has a 5-year draw period with a 15-year amortized repayment (principal and interest payment). You must carry fire, hurricane & flood (if applicable) insurance on the property that secures the credit. No annual fee or prepayment penalty. Membership is required (minimum $5.00 share account). We may charge you 5% of the payment due if your payment is more than 15 days late. We will charge you a fee of $10.00 if you pay your account with an insufficient funds check, request an advance that would exceed your credit limit or request an advance less than the minimum advance of $250. Minimum monthly payment is $150. No appraisal is required if the equity line of credit valuation is based on your most recent tax assessment. Program subject to change or discontinuation without notice.

QuickAccess Signature Line of Credit



Looking for easy access to funds whenever you need it? We have the perfect product for you. With our QuickAccess Signature Line of Credit you'll find:

- Peace of mind knowing you have readily available funds in case of emergency
- Quick access to funds anytime with FREE checks from HawaiiUSA
- Available credit line is replenished as payments are made
- Low APR

Take advantage of our QuickAccess Signature Line of Credit today. Visit any of our 11 branches or call our Member Service Center at 534.4300 or toll-free at (800) 379.1300.

HawaiiUSA VISA Platinum Credit Card

Get on board with a HawaiiUSA VISA Platinum credit card! There are no annual fees, no cash advance fees, no balance transfer fees and no variable interest rates. Looking for rewards? Our HawaiiUSA VISA Platinum Rewards card offers rewards for travel and merchandise at no extra cost.

We strive to offer you products without hidden fees or strings attached, and periodically something fun. Now, you can design the look of your HawaiiUSA VISA Platinum card with our Design Your Own Card (DYOC) service. Whether it's a family picture, pet, or a memorable scenic shot...the design is up to you!

For more information, visit any of our 11 branches, or call our Member Services Center at 534.4300 or toll free at (800) 379-1300.

Deposit Your Tax Refund Automatically

Your 2010 tax refund will arrive quicker, safer and easier with IRS DIRECT, a deposit service from the IRS and HawaiiUSA.

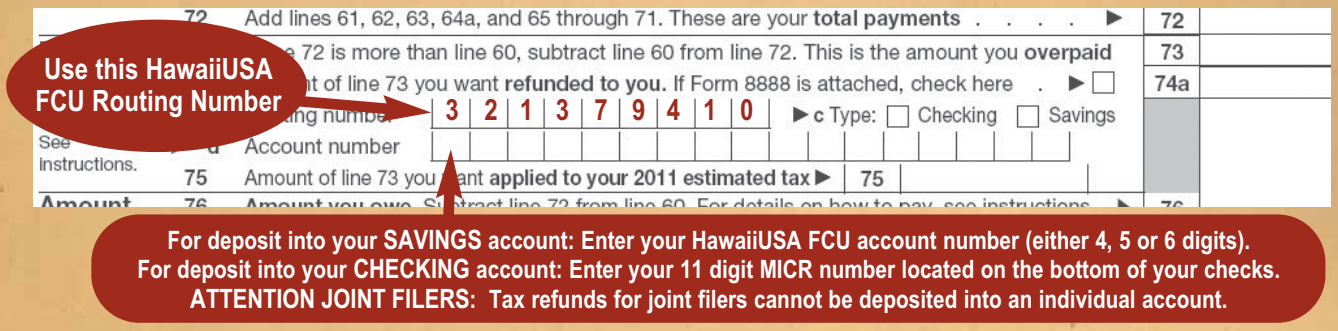
The IRS will work with HawaiiUSA to directly transmit your 2010 tax refund to the credit union for deposit. The name(s) on your designated HawaiiUSA account must match the name(s) on your tax refund. Take advantage of this convenient way to deposit your refund. Simply include your credit union information directly on your IRS 1040 form in the section labeled "Refund." See below.

Your benefits will include the following:

Quicker: According to the IRS, direct deposit allows you to get your refund up to three weeks earlier than if you were to receive it by mail.

Safer: There is no refund check to get lost or stolen.

Easier: There is no need to arrange for a check deposit or to make a special trip to the credit union.



For deposit into your SAVINGS account: Enter your HawaiiUSA FCU account number (either 4, 5 or 6 digits).
For deposit into your CHECKING account: Enter your 11 digit MICR number located on the bottom of your checks.
ATTENTION JOINT FILERS: Tax refunds for joint filers cannot be deposited into an individual account.

Destination Maximum Refund For HawaiiUSA Members

No matter where life takes you, TurboTax® guides you like a GPS to your maximum refund.

Save on TurboTax* - TurboTax makes it easy to do your taxes right, with step-by-step guidance to your guaranteed maximum refund[1] and 100% accurate calculations guaranteed.[2] What's best, as a valued HawaiiUSA member, you can get a special discount on TurboTax products.

Start for FREE today - you don't pay unless you are satisfied with the results![3]

TurboTax
Choose Easy.

Visit - File today, via our web site **www.hawaiiusafcu.com**, with TurboTax and get your refund in as few as 8 days. Hurry, don't miss out on the special TurboTax discounts!

*Discount subject to change. See your credit union web site for details. [1]Maximum Refund Guarantee - or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, Intuit Inc. will refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of $14.95 and a refund of your state purchase price paid. Claims must be submitted within sixty (60) days of your TurboTax filing date and no later than 6/15/11. E-file, Audit Defense, Professional Review, Live Tax Advice, Refund Transfer and technical support fees are excluded. This guarantee cannot be combined with the TurboTax Satisfaction (Easy) Guarantee. [2]Guaranteed Accurate Calculations: If you pay an IRS or state penalty or interest because of a TurboTax Calculation error, Intuit Inc. will pay you the penalty and interest. [3]Satisfaction Guaranteed – or you don't pay. You may use TurboTax Online without charge up to the point you decide to print or electronically file your tax return. Printing or electronically filing your return reflects your satisfaction with TurboTax Online, at which time you will be required to pay or register for the product.

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News from HawaiiUSA Investment and Insurance Services

The Risk of Retirement Planning Has Shifted

In the past, many workers were covered by what is commonly called a pension plan. These provide a guaranteed lifetime retirement income which is calculated by a formula. For example, the retiree, at age 65, might receive an annual income of 1.5% for each year of service with the company times the average of their highest three years of salary. As an illustration, 1.5% x 30 years of service x $60,000 average salary would provide a pension of $27,000. Such pensions are guaranteed for the life of the employee. Often, they require little or no contribution by the worker.

Employers have come to recognize that such plans can present them with great risks. They have no idea how long they will have to pay an employee's pension. (Since 1900, the average lifespan of an American male has increased from 45 to about 80!) The employer does not know what the final salary of an employee will be thirty years after they are hired. They must provide a benefit far in the future without knowing how their investments will perform or what interest rates will be. Because the benefits are guaranteed to the employee, the employer may have to make contributions even in years when business is bad.

In 1978, the 401(k) plan was created. It is funded largely by the employee, through payroll deductions. The employer, in many cases, matches a portion of the employee contribution. The benefit the employee will receive depends not on a guaranteed formula, but on the amount of money which is accumulated at retirement. That amount is the result of how much the employee contributes, how long the money has to grow and the performance of the investments. All of these are the responsibility of the employee.

Not surprisingly many employers have switched from pensions to 401(k) plans. With this switch has come a transfer of risk from the employer to the employee. The employer no longer guarantees any benefit to the employee. On the other hand, the employee must start early, contribute enough, manage their account well and not withdraw money from their plan prior to retirement.

The nature of retirement planning has changed dramatically in the last generation. For a check on how you are managing this responsibility, call us for a complimentary consultation at 844.8338.

Complimentary Seminars

Retirement & Roth Conversions Workshop

Saturday, February 12, 2011 10 am - 11 am

John Larry - Main Branch

Makai Executive Meeting Room
1226 College Walk

Retirement Planning Workshop

Saturday, February 12, 2011 1 pm - 2 pm

Sylvia Ho - Kahului Branch

Queen Kaahumanu Shopping Center Office Building
285 W. Kaahumanu Ave. #101A

To reserve your spot, call 844.8338 or visit
http://www.hiusafcu.org/seminars.cfm.
Seating is limited, call today!

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P., ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal**. Investment Representatives are registered through CFS. HawaiiUSA FCU has contracted with CFS to make non-deposit investment products and services available to credit union members.

Go Direct with HawaiiUSA

All Federal Benefits Will Be Paid Electronically Don't Delay: Sign Up Now!

The U.S. Department of the Treasury recently announced a new rule requiring all federal benefit and nontax payments to be paid electronically. Those applying for Social Security, Veterans benefits or other federal benefits on or after May 1, 2011, will receive payments electronically starting with their first payment. People currently receiving federal benefit checks will need to switch to an electronic payment option by March 1, 2013. Those already receiving benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

Applying for Federal Benefits Soon? Go Direct from Day One!

If you are applying for federal benefits on or after May 1, 2011, you will need to get your money electronically from day one. Be ready to choose direct deposit at the time you apply for benefits.

To sign up for direct deposit, visit one of our branches and we'll do the rest. For more information, please call our Member Service Center at 534.4300 or toll-free (800) 379.1300.

Community Connections

Adopt a School Day

For the second straight year, HawaiiUSA participated in the Hawaii Jaycees Adopt a School Day.

Fifty volunteers read to the students at Lincoln, Kaneohe, Seagull, Alphabetland, Wilson and Makawao (Maui) Elementary Schools.

In addition, each school received a donation of school supplies which were listed on their top 10 most wanted items.

Valuing our Members Starts with Great Employees

Which "behind the scenes" department at HawaiiUSA oversees the following:

- Takes care of checks, verifications of deposit, and stop payments
- Helps if your HawaiiUSA debit card is lost
- Processes electronic services (ie: direct deposits and automatic payments)
- Ensures important mail is delivered daily to and from our credit union's locations

Answer: Our **Central Operations** (COPS) department located at our Main Office.

Our hard working COPS staff strives to do their best to fulfill the important needs of our members. COPS started in 1995 with three employees, and has now grown to 18. In addition to their daily functions at HawaiiUSA, COPS has generously donated their time and supported commmunity events such as the Diabetes Walk, Filipino Community Day, Relay for Life, Great Aloha Run, Hawaii Dog Foundation, Meals on Wheels, Read To Me, Special Olympics, and many others over the years. Their team spirit led them to do ice cream float and chili plate fundraisers, benefiting various charities in our community. Thanks to their hard work and generosity, they are able to make a difference in both our members lives and the community.

Call for Credit Union Volunteers

Credit Unions are owned by members and governed by member volunteers.

As such, the HawaiiUSA Board of Directors Nominating Committee is seeking dedicated and responsible members for selection to fill available volunteer positions on the following committees:

Annual Dinner • Scholarship
Personnel • Loan Review/Policy
Nominations & Elections
Golf Tournament • By-laws/Policies

Volunteer committee positions assume fiduciary responsibility, do not receive compensation and may require many hours of time commitment. Applications to become a volunteer are available by calling Marcy at 844.8024.

Deadline for completed applications is Tuesday, February 22, 2011. Please mail applications to:

HawaiiUSA FCU
Attn: Nominating Committee
1226 College Walk
Honolulu, HI 96817-3995

Scholarship Applications Still Available!

HawaiiUSA scholarship applications are now available online at www.hawaiiusafcu.com/scholarship.html. Nine (9) $2,000 scholarships will be awarded to graduating high school seniors and six (6) $2,000 scholarships will be awarded to college students. Scholarships will be awarded for the 2011-2012 academic school year based on Academic Standing, Leadership, Community Service, Merit, Recommendations & Financial Need.

Eligibility Requirements

Applicants must be a HawaiiUSA member for at least twelve (12) consecutive months prior to applying, in good standing, and presently a high school senior or student attending an institution of higher education.

Deadline

Completed applications, two (2) letters of recommendation, transcripts and a copy of a student aid report from the U.S. Department of Education MUST all be postmarked no later than February 23, 2011 and mailed to:

HawaiiUSA FCU • Attn: Scholarship Committee
1226 College Walk • Honolulu, HI 96817-3995

Hand carried applications will not be accepted. Applications postmarked after the deadline will NOT be reviewed.

The Scholarship Program Committee will review and evaluate each application before final selections are made. Scholarship Program Committee selections will be final. Applicants will be notified no later than April 25, 2011. A reception will be held on May 7, 2011.

2011-2012 Board of Director Election & 74th Annual Meeting

The Nominating Committee of the Board of Directors for HawaiiUSA has nominated three (3) members to fill three (3) vacancies for the 2011-2012 Board of Directors. The following members, listed in alphabetical order, have been nominated:

Morris H. Kimoto • Harold H.P. Look • Jean H. Miyahira

No member from the general membership submitted a qualifying nomination by petition. As such, no mail ballot will be conducted for these positions. The above named individuals will be declared elected at our Annual Meeting to be held on Tuesday, February 22, 2011 at our Main Office at 5:45pm.

Rate Board

Loans [1]

Personal Loans up to $20,000
12 - 60 Months — as low as **5.75%-6.50%**

New Auto Loans Up to 100% Financing
Up to 36 Months — as low as **4.50%**
Up to 60 Months — as low as **4.50%**
Up to 84 Months — as low as **6.00%**
(Certain restrictions apply)

Used Auto Loans
Up to 36 Months — as low as **5.00%**
Up to 60 Months — as low as **5.00%**

Overdraft Line of Credit — **13.00%**
Sharedraft Protection

First Mortgage
Visit www.hawaiiusafcu.com for current rates or call 534.4300.

Second Mortgage
Owner-Occupied Property Only
15 Year Fixed Rate — **6.501%** [2]

Home Equity QuickAccess Line
Promo Rate — **0.75%***
Prevailing Rate — **4.00%** [3]
Owner-Occupied Property only; Max Limit $200,000;
Variable rate adjusts quarterly (Feb, May, Aug, Nov).

QuickAccess Signature Line — **4.50%**
Variable Rate adjusts annually in Jan.

Business Loans
Call 534.4300 for more information on our business loan programs.

VISA Platinum — as low as **8.00%**

VISA Platinum Rewards — as low as **10.90%**

*75th Anniversary Home Equity Line of Credit Special. See page 3 for details.

NCUA Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

EQUAL HOUSING LENDER We do business in accordance with the Federal Housing Law and the Equal Credit Opportunity Act

Savings [4]

Share Savings
$5 Minimum Balance — **0.50%**

Elite Checking [5]
Monthly Qualifications not Met — **0.01%**
$0 - $25,000 — **1.60%**
> $25,000 — **0.25%**

Share Certificates
6 Months - 5 Year Terms — **0.70%-2.25%**
$500 Minimum Balance

IRA Share Certificates
1 Year ($500 Min. Balance) — **1.05%**
3 Year ($500 Min. Balance) — **1.80%**
5 Year ($500 Min. Balance) — **2.30%**

Life matters.

[1] Other loan products available. Certain conditions apply on loans. All loans except First and Second Mortgages, Lines of Credit and Credit Cards, reflect a .25% discount with automatic transfer from either Share Draft, Share account with ACH payroll deposit or payroll deduction. Rate will increase if automatic transfer or payroll deduction is discontinued. Loan rates, terms and discounts are subject to special promotions and may change without notice. Rates are effective as of 02/01/11. Please contact Loan Administration at 844.8458 for further information about applicable fees and terms.

[2] Fixed second mortgage Annual Percentage Rate (APR) based on a minimum of 20% down payment. 180 month principal and interest payment of $871.11 per $100,000 borrowed. Maximum loan amount $200,000.

[3] The current prevailing rate is 4.0% APR, at a daily periodic rate of 0.010958% as of February 1, 2011. The APR can change quarterly on the statement cycle date of February, May, August & November. The rate will then be adjusted to equal 2.50% over the weekly average yield on US Treasury Security adjusted to a constant maturity of one year rounded up to the nearest 0.25%. Currently the index is 0.29% as of February 1, 2011. The rate cannot increase or decrease more than 1.00% at each quarterly rate adjustment but may exceed that for the single adjustment at the end of a promotional rate period. The maximum APR that can apply is 18.00% or the maximum permitted by law whichever is less. Under no circumstances will your APR go below 4.00% at any time during the term of the plan other than during a promotional period. Maximum loan amount is lesser of $200,000 or 80% of your home value. Hawaii properties must be fee simple, owner occupied. Higher LTV programs available with price adjustments. Credit line as a 15-year maturity. You must carry insurance on the property that secures the credit. No appraisal is required if the equity line of credit valuation is based on your most recent tax assessment. Appraisal cost may vary from $350-$1,000 depending on the property. You will be required to pay certain fees to third parties at closing that may range from $0-$1,500.

[4] Other deposit products available. Savings rates and terms as of 02/01/11 unless noted. Subject to change without notice. Substantial penalty for early withdrawal of Share Certificates. Contact the Credit Union for fees and rates that apply on share accounts.

[5] Annual Percentage Yield. Premium rates of 1.60% APY paid on average daily balances between $0.01 and $25,000 and 0.25% APY paid on average daily balances over $25,000 each monthly cycle when minimum monthly qualifications have been met. If minimum monthly qualifications are not met, a base rate of 0.01% APY will be paid on the average daily balance. Rates current as of 02/01/11 and may change anytime after the account has been opened. Minimum $20 is required to open this account. No minimum balance is required. Subject to other HawaiiUSA account terms and conditions. Other fees may apply which could reduce your earnings. A minimum $5 is required to open a HawaiiUSA Share savings account (if applicable). Member must be eligible for and obtain a HawaiiUSA Debit Card. Qualification cycle ends on the second to the last day of the month. Your HawaiiUSA Debit Card transactions must be posted to the account to be counted within each cycle. It may take up to three business days before the last transaction posts or clears the account. Not available for HawaiiUSA Business Accounts. Elite Checking Patent Pending by BancVue.

HawaiiUSA FEDERAL CREDIT UNION
1226 College Walk Honolulu, HI 96817

Branch Locations

Main	1226 College Walk
Aiea	Aiea Shopping Center
Kaneohe	Windward Mall
Mililani	Mililani Shopping Center
Kaimuki	3660 Waialae Avenue #108
Ala Moana	771 Ahuna Street
Waipahu	Waipahu Town Center
Kapolei	920 Kamokila Boulevard
Kahului	Kaahumanu Shopping Ctr Office Bldg
Hawaii Kai	Hawaii Kai Executive Plaza 1
Pearl City	1245 Kuala Street

Member Services

Oahu	534.4300
Toll-free	(800) 379.1300

Online

Visit www.hawaiiusafcu.com

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