



IMPORTANT ANNOUNCEMENT

2026 - 2027 Shift Calendars

Our 2026-2027 Shift Calendars are still available! Come and get your copy of this one-of-a-kind calendar today!!



The Credit Union Office Observes City & County of Honolulu and Federal Holidays

- New Year's Day**
- January 1, 2026
- Martin Luther King, Jr. Day**
- January 19, 2026
- Presidents Day**
- February 16, 2026
- Prince Kuhio Day**
- March 26, 2026
- Good Friday**
- April 3, 2026
- Memorial Day**
- May 25, 2026
- King Kamehameha Day**
- June 11, 2026
- Juneteenth**
- June 19, 2026
- Independence Day (observed)**
- July 3, 2026
- Statehood Day**
- August 21, 2026
- Labor Day**
- September 7, 2026
- Columbus Day**
- October 12, 2026
- Election Day**
- November 3, 2026
- Veterans Day**
- November 11, 2026
- Thanksgiving Day**
- November 26, 2026
- Christmas Day**
- December 25, 2026

NOTE: The credit union closes at 2:00 pm on the last Wednesday of each month for staff training.



HFD FCU

Hawaii's only firefighter credit union

HFDFCU.org

Call or Text 808-853-2355

1200 N. School St. · Honolulu, HI 96817 · 808-853-2355



Federally insured by NCUA. NMLS Lender 462791

Branch Hours

Weekdays: 8:00 am to 4:00 pm
Last Wednesdays, monthly: 8:00 am to 2:00 pm

Debit Mastercard®

Card Activation and PIN Change
833-681-3522

Report Lost or Stolen Card
833-933-1681

Report Fraudulent or Unauthorized Transactions
866-279-1399

RescueNet Bill Payer

Member Support
855-840-5706

Visa® Platinum Credit

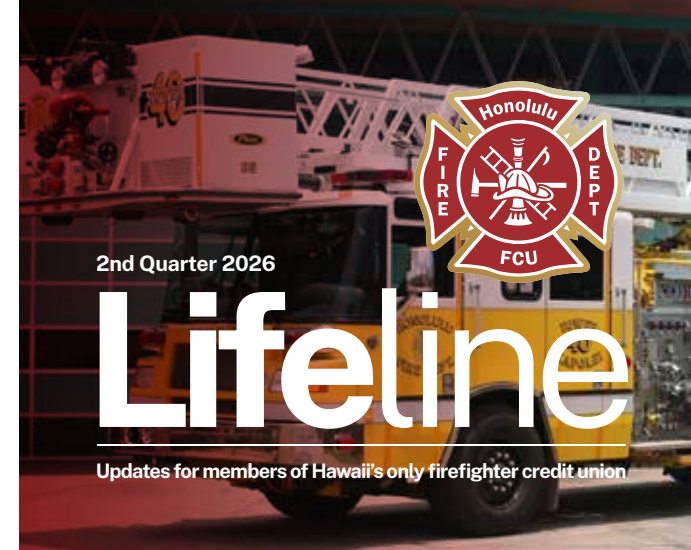
Cardholder Support and Balance Information
833-541-0763

Report Lost or Stolen Card
833-541-0777

Report Fraudulent or Unauthorized Transactions
833-541-0763

EZCard Portal Tech. Support
866-604-0380

Products, services, offers, rates, and terms subject to change or cancellation; Subject to membership eligibility; Other restrictions may apply. Members must be in good standing to qualify for or receive offers. Loan products subject to credit review. Not all members will qualify for all products and/or services. Honolulu Fire Department Federal Credit Union ("HFD FCU") is sole sponsor of all offers. All bonuses and offers are subject to IRS reporting; recipients responsible for tax liabilities, if any. All giveaways while supplies last.



2nd Quarter 2026

Lifeline

Updates for members of Hawaii's only firefighter credit union

Home Equity Line of Credit

24 months **36 months**
5.25% APR* **5.30% APR***

After promo term expires,
 variable rate applies.
 Rates subject to change at any time.

*APR = Annual Percentage Rate



Supporting the Community:

The Next Generation of Recruits

The Honolulu Fire Department FCU is proud to support the Ho'omau Fire Academy and its mission to develop the next generation of firefighters and public service leaders. Through our continued partnership, we help ensure recruits have the education, resources, encouragement, and financial tools they need to succeed both during training and throughout their careers in service to our community.



Beware of Scams

Unfortunately, scams are more and more common, and scammers continue to find creative ways to trick people into giving them information. We want you to have information to help make sure you don't become a victim of common scams.

Scams vs. Fraud

A scam is when someone is trying to trick you into giving them information or money but none is obtained; fraud occurs when they obtain your information or money through a scam scenario.

Email scams are typically phishing scams that will use email to trick you into giving them your personal information and maliciously using your information to commit fraud.

Scammers can easily lift our logo from online and create emails that look like they are from a legitimate company or organization, so be sure to take the following action:

- Do not open an unfamiliar email as it may include malicious links that go to a compromised website hosting malware.
- Be aware of the email address the email is coming from. Sometimes this can be an easy way to spot a scam.
- Do not respond to the request.
- Do not click on any links.
- Do not open any attachments.
- Do not provide any personal information.



Text Scams

Smishing, short for short message service (SMS) phishing, is a relatively new scam that attempts to trick

mobile phone users into giving scammers personal information.

Smishing can be used for identity theft, via a text or SMS message. Scammers like smishing, as consumers tend to be more inclined to trust text messages.

Most organizations will only text you if you've signed up to receive communications this way. If you do not recognize the sender's phone number, take the following precautions:

- Do not open an unfamiliar text as it may include malicious links that go to a compromised website hosting malware.
- Block the number (see your phone provider for details on how to do this if you don't know how)
- Do not respond to the request.
- Do not click on any links.
- Do not open any attachments.
- Do not provide any personal information.



Online Scams

Scammers try to gain access to your computer and online accounts by posing as tech security/IT professionals.

These scams often begin with a popup ad indicating some subscription has been renewed or canceled, or that your computer security is compromised. If you follow the link or call the listed number, you are connected to a person who may claim to be from McAfee Security, Microsoft, Apple or another recognized security brand.

The scammer will then try to pressure you into allowing remote access to your computer, where they can access all

your online information/accounts/login credentials.

Other online scams typically revolve around person-to-person sales. Craigslist and Facebook Marketplace are common venues used by scammers, or you may find yourself on a fraudulent website. If you plan on making purchases or sending money for person-to-person sales, take every step possible to ensure the sellers are legitimate.



Phone Scams

Beware of callers who use high pressure tactics to get you to make an immediate payment. You may be directed

to transfer funds electronically, sometimes through money wiring systems, apps like Zelle® or CashApp, or pre-paid cards.

These pre-paid cards have unique serial numbers that the scammer uses to transfer and steal the funds. You may also be asked by a scammer to make a same-day payment at a retail location to avoid action.

Spooing technology can show that the call is coming from any organization when the call is actually from a scammer, so be alert to aggressive tactics. If the call begins with an area code rather than 800, be suspicious, but scammers can also use phone numbers beginning with 800.