



October 1, 2016

Dear Valued Member,

At HFS Federal Credit Union, our priority is caring for the financial needs of our members. We are constantly evaluating our operations to ensure that we are doing what is best for our membership and utilizing your resources wisely.

After much research and careful consideration, we have decided to close our HFS Kealahou Office located at 81-958 Haleki'i Street effective December 31, 2016. The Kealahou Office will no longer be in service after the close of business on Friday, December 30, 2016. Please rest assured that all employees from this office have been offered positions at our Kona Coast Office. We apologize for any inconvenience this may cause.

All members may continue to access their accounts, and obtain products and services at any of our six convenient locations. For those who prefer electronic services, get easy access to your accounts through HFS Online and Mobile Banking. For members who frequent our Kealahou Office, please note that our Kona Coast Office at 74-5588 Palani Road in the Kona Coast Shopping Center will be your closest available location, about 11 miles north towards Kailua-Kona. Their business hours are 9:00 am to 6:00 pm, Monday through Friday, and Saturday from 9:00 am to 1:30 pm.

To assist affected members with this transition, we will be offering educational sessions to demonstrate how to use our Online and Mobile Banking services. These services provide alternative methods for completing various transactions. Dates for these sessions will be posted in the Kealahou Office through December 2016. If you'd like to take a look at these services on your own, please browse the information below on our website:

- Utilize **Online Banking** from your home computer to view your account balances, transfer money, and lookup any information on your outstanding loans and payments: www.hfsfcu.org/onlinebanking
- Enable **Bill Pay** through your Online Banking account to set up recurring payments, one-time payments, receive bills online, and get reminders when payments are due. Take the stress away from sending your checks out every month, and have HFS FCU take care of this for you, free of charge: www.hfsfcu.org/billpay
- For even greater convenience, download the HFS **Mobile App** to maximize the power of your smartphone or tablet: www.hfsfcu.org/mobile
- Skip the lines and use **Mobile Deposit** available on our Mobile App to deposit your checks right from your phone: www.hfsfcu.org/mobiledeposit

If you have any questions or concerns, please contact our office by calling 930-1400. We are hoping this transition will be as smooth as possible for you and we thank you for your patience as we undergo this change.

Mahalo,

A handwritten signature in black ink, appearing to read 'Nathan N. Abe', with a long horizontal flourish extending to the right.

Nathan N. Abe, President/Chief Executive Officer
HFS Federal Credit Union