

Loan Programs



Home Equity Line of Credit

Use your home's equity to tackle remodeling projects, consolidate debt, pay tuition and more!



Auto Loans

For qualifying new and used vehicles, receive fixed-rate financing and loan terms up to 84 months for new vehicles and up to 72 months for used vehicles.



Real Estate Loans

Whether you're looking to build, buy or refinance, we have low-rate real estate products designed to meet your needs.



Student Loans

With competitive interest rates, a student loan is a great option for covering qualifying education expenses, including tuition, room and board, etc.



Visa® Credit Card

Enjoy our low-rate Visa credit card with worldwide acceptance, EMV chip technology, uChoose Rewards®, local servicing and more.



Personal Loans

With a personal loan, you can take a vacation, consolidate debt and more while enjoying great rates and flexible payments.



Green Loans

Receive financing for environmentally friendly updates to your home.

Additional Services

Below is just a sampling of the many additional services we offer at HFS FCU.

Online Banking

Visit www.hfsfcu.org to check balances, view account histories, make transfers and more.

Mobile Banking

Securely manage your finances with HFS FCU Mobile Banking! This service is available through our Mobile Banking App, Mobile Web Browser and Text Banking. Even deposit checks with Mobile Deposit!

Bill Payer

Use our complimentary Online Bill Payer to take the hassle out of paying your bills.

Direct Deposit

Save yourself a trip to the credit union by having your paychecks directly deposited into your account. It's free!

Overdraft Protection

Avoid the embarrassment associated with bounced checks. Choose to link your checking account to any share account or personal line of credit for overdraft protection.

Audio Response System

Call (808) 930-1489 to transfer funds, pay loans, check balances and more. This convenient service is available 24 hours a day, 365 days a year.

HFS FCU History

The Hawaii Federal-Territorial Employees Credit Union was organized on January 4, 1937, by nine individuals who shared a common bond: the need for credit to be available to those of small means. Their collaborative efforts gave individuals and their families access to financial services and loans not previously offered by other banks. With the pooling of funds and the desire to help each other, the roots for the future HFS were planted.

Since its founding, the Credit Union has experienced tremendous growth both in its membership and its services. After Hawaii became the 50th state in 1959, the Credit Union name was changed to Hawaii Federal and State Employees Federal Credit Union. In January 2000 member eligibility was expanded to all those who live, work or volunteer on the Big Island. With this expansion, the Credit Union highlighted its community based membership by changing its name to HFS Federal Credit Union.

Today, HFS FCU is the largest credit union on the island of Hawaii. With more than 48,500 members and over \$500,000,000 in assets, HFS FCU serves its membership from six branch locations.

Locations and Hours

Hilo

632 Kinoole St
Hilo, Hawaii 96720
Mon. – Fri. 8:30am-5:00pm
Drive-up window:
Mon. – Fri. 8:30am-5:00pm
Sat. 8:30am-1:30pm

Prince Kuhio Plaza

111 E. Puainako St
Hilo, Hawaii 96720
Mon. – Fri. 9:00am-6:00pm
Sat. 9:00am-1:30pm

Honoka'a

45-3600 Mamane St
Honoka'a, Hawaii 96727
Mon. – Fri. 8:30am-5:00pm

Kailua-Kona

Kona Coast Shopping Center
74-5586 Palani Rd, Suite 5
Kailua-Kona, Hawaii 96740
Mon. – Fri. 9:00am-6:00pm
Sat. 9:00am-1:30pm

Kea'au

16-589 Old Volcano Rd
Kea'au, Hawaii 96749
Mon. – Fri. 8:30am-5:00pm
Sat. 8:30am-1:30pm
Drive-up window:
Mon. – Fri. 8:30am-5:00pm
Sat. 8:30am-1:30pm

Waimea

Waimea Center, Suite 21
65-1158 Mamalahoa Hwy
Kamuela, Hawaii 96743
Mon. – Fri. 9:00am-6:00pm
Sat. 9:00am-1:30pm

Contact Information

Call (808) 930-1400
Toll Free (800) 216-2666
Visit www.hfsfcu.org



Federally insured
by NCUA



Member Products & Services



What is a Credit Union?

A credit union is a financial cooperative owned by its members and organized for the purpose of serving people rather than making profits. In fact, one of the most significant aspects of a credit union is its non-profit status—an important feature with profound implications for members. While other financial institutions may deliver operational surpluses to outside shareholders, credit unions return surpluses to members in the form of lower rates on loans and higher rates on deposits.

Furthermore, credit unions maintain a collaborative, democratic structure in keeping with their philosophy of “People Helping People.” Members even elect their own volunteer board of directors—ensuring that the credit union’s decision-makers always have the membership’s best interests in mind.

On top of everything else, credit unions serve their members with all the products and services available at other financial institutions—offering auto loans and mortgages to checking accounts, share certificates and more. Become a member of HFS FCU, and you’ll have a financial partner on your side for life.

The Benefits of Belonging

As a credit union member, you benefit from better deals and more flexible terms than what other financial institutions can offer. That’s because we answer only to our members—not to outside shareholders. With our member-friendly approach to banking, we deliver:

- Superior service
- Competitive loan and savings rates
- Low or no fees
- Complete line of financial products and services



Membership Eligibility

HFS FCU is a community credit union. Membership is open to all who live, work, attend school, worship, volunteer or participate in associations headquartered on the island of Hawaii.

Products and Services

Savings Products

Regular Share (Savings)

A \$50.00 deposit in your Regular Share (Savings) account and a \$1.00 membership fee establishes and maintains your credit union membership. Earn dividends on balances of \$100.00 or more.

Special Shares

Save for a special occasion or future need (including upcoming vacations, holidays, birthdays, car insurance, etc.) while also earning dividends at competitive rates.

Share Certificates

Share Certificates provide you with a safe and secure way to save your money and watch it grow. With a minimum deposit of only \$2,500.00, certificates are available in terms of 6, 12, 18, 24, 36, 48 and 60 months.

Individual Retirement Accounts

Choose the type of IRA that is best suited to your individual needs. Choose from a Roth or Traditional IRA or a Coverdell Education Savings Account.

Money Manager

A minimum balance of \$2,500.00 earns you higher dividends than other share accounts, with no additional fees.



Checking Products

Share Draft (Checking)

- No transfer fees
- No minimum balance
- No monthly service fee
- Free custom checks with direct deposit to your HFS FCU account
- Automatic transfers can be set up directly from your other share savings accounts to cover accidental overdrafts

- Monthly statements
- Visa® Debit Card – access the funds in your checking account to pay for purchases or obtain cash at any automated teller machine (ATM)

