

Getting Married?

Marriage is a major milestone that can be full of joy and a lot of stress, especially when it comes to making financial decisions as a couple. At Hawaii Pacific Federal, we can help you with some of the key questions you'll face:

1. Should we have a joint or separate checking account?
2. What's the best way to start saving?
3. How do we go about getting a mortgage loan so we can buy a home?

Give us a call at 955-5933. Let us take a look at your situation, listen to your goals and dreams, and then help you find the answers that are best for the two of you.



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Why Save?

When you think of your future with your new spouse, what do you see? Do you own a home? Do you have children? Are you taking family vacations? While it's easy to spend money for things you want today, what happens tomorrow will depend on how much you can tuck away today. Whether it's a rainy day fund or an IRA, at Hawaii Pacific Federal, we can help you set up a savings plan that best suits your needs. Call 955-5933 and let us help you start saving for a bright future.



Easy Getaways

Daily life seems to get more complicated and stressful each day—and sometimes the best cure is a vacation from it all. But funding a vacation can be even more stressful! Thanks to Hawaii Pacific Federal's credit card rewards, all your grocery shopping, gas fill-ups and other purchases throughout the year can earn air travel and hotel and rental car discounts that treat you right when the time comes to relax. Call us at 955-5933 and start packing!



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Empty Nest

The kids are grown and off to college or starting their own family. You've spent so many years taking care of them that the thought of an empty nest can be a little daunting—until you discover the joy of your new freedom and space! At Hawaii Pacific Federal, we can help your transition become an exciting new opportunity.



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Live a Little

Kids flown the coop? Well, they aren't the only ones with their future before them. This is also your chance to make some big life changes, or even just live a little! Whether you dream of traveling, renovating your home or just eating out more often, Hawaii Pacific Federal is here to help you get there. Call us at 955-5933 today.



Caring for Mom and Dad

They cared for you while you were growing up. Now it's your turn to help out mom and dad. Taking care of aging parents is something we're not really taught how to do and it comes with its own set of financial challenges. If you're facing this challenge, you're not alone. Come to Hawaii Pacific Federal where we can lend a helping hand.



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Starting a Family

Congratulations, you're having a baby! Expecting a child is a wonderful, yet sometimes anxious time in your life. There are so many things to think about, including the expense that comes with a new baby. If you're considering a new home for your growing family, call Hawaii Pacific Federal's mortgage lending experts at 955-5933. We can help you get the right rate for a bigger home.



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College Prep

Your baby may only be in diapers but it's never too soon to be thinking about college. A higher education can benefit your child in so many ways. But imagine what it will cost you 18 years from now! Hawaii Pacific Federal can show you how you can start saving today. Even putting a little away at a time will add up by the time Junior is taking his SATs. Call us at 955-5933 and ask about education savings.

Financial ABCs

Before you know it, your kids will be heading off to college—and when they do, they'll need to be equipped with much more than a new computer. One of the biggest challenges college students face is managing large amounts of money for the first time. With a little planning and financial guidance from Hawaii Pacific Federal you can ensure your kids will succeed long before they pack their bags. From banking online to using a debit card wisely to building credit, it's never too early to start learning about things financial. Call us at 955-5933 today and let us help get your kids started on the right track.



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Retired

After all those years of hard work and dedication, you're finally ready to retire and enjoy all the pleasures that life has to offer. Don't know where to start? At Hawaii Pacific Federal, we can help.

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Getting Organized

Let Hawaii Pacific Federal help you get organized so that you can begin enjoying your retirement. From savings to bills and investments, our experts can analyze your financial history and guide you to a secure and fulfilling future. Don't waste a single moment of your free time—call us at 955-5933 today!



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Singles

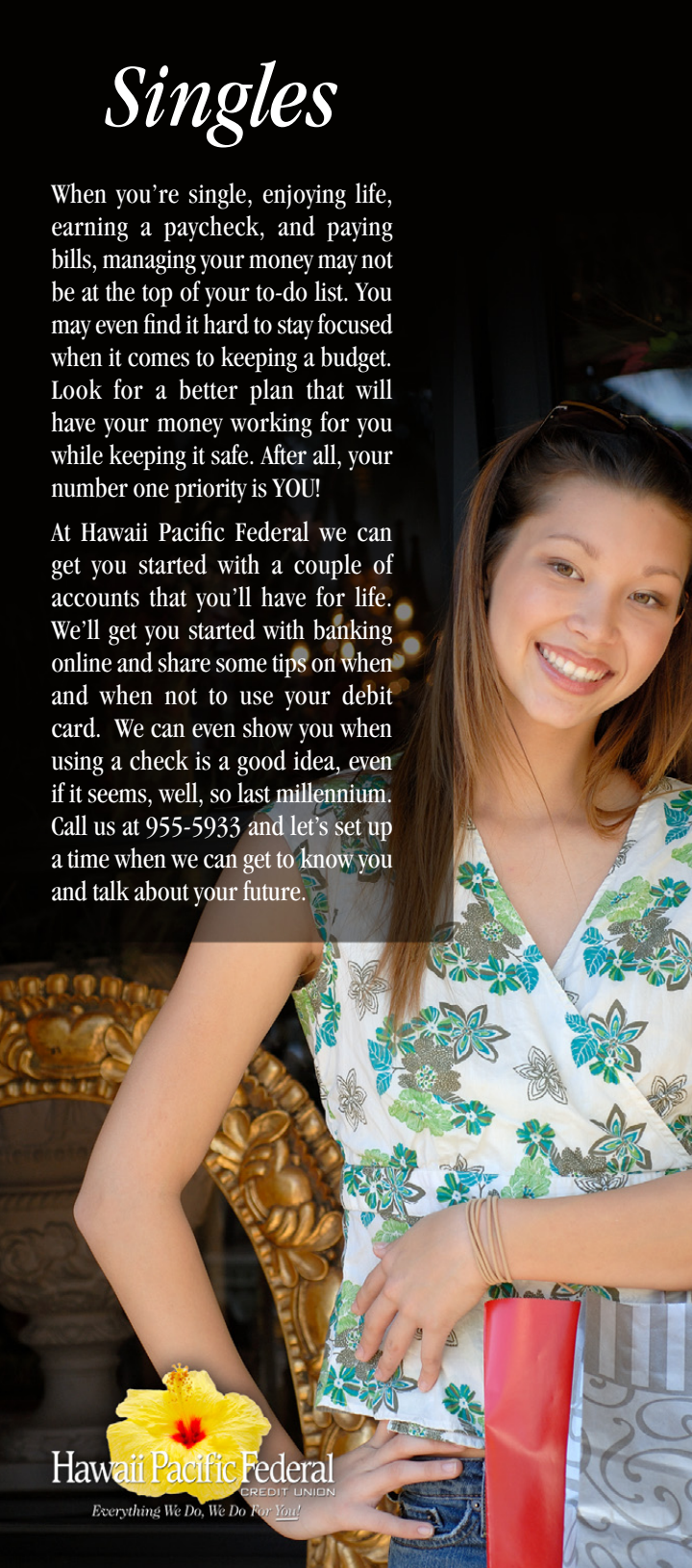
When you're single, enjoying life, earning a paycheck, and paying bills, managing your money may not be at the top of your to-do list. You may even find it hard to stay focused when it comes to keeping a budget. Look for a better plan that will have your money working for you while keeping it safe. After all, your number one priority is YOU!

At Hawaii Pacific Federal we can get you started with a couple of accounts that you'll have for life. We'll get you started with banking online and share some tips on when and when not to use your debit card. We can even show you when using a check is a good idea, even if it seems, well, so last millennium. Call us at 955-5933 and let's set up a time when we can get to know you and talk about your future.



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Being Budget-Savvy

The first step is to create a budget. A budget helps you to see how much you earn and how much you're spending. If you're spending more than you make, it's time to decide where to cut back—and Hawaii Pacific Federal can show you how to keep it real and still have fun. We'll review your financial situation and give you the tools to get back on track, such as debit cards and automatic bill payments. Call us at 955-5933 today and see how you can become budget-savvy!

Building Credit

A credit card is a great way to build credit, but it can also hurt you if you're not careful. Hawaii Pacific Federal can show you how to use plastic without hurting your finances. Already got bad credit? Don't worry—it's not too late to rebuild it. Let us help you pave the way to good credit and a golden future.

So, You Want A Car...



One of the biggest purchases you'll ever make is a car. Whether new or used, you'll most likely need an auto loan to buy your vehicle. Before you go for that test drive, zoom into Hawaii Pacific Federal to find out how much of a loan you can afford. We'll give you the best rates based on your finances. Consider it a tool you can use when negotiating on the sticker price. Stop on by and our friendly staff will be happy to help you get behind the wheel of your new car!



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