

Owners Count

Second Quarter 2008

Celebrating 71. 71st Annual Membership Meeting & Banquet

**Saturday, May 10, 2008
Waikoloa Beach Marriott Resort & Spa**

All-you-can-eat buffet

**Emceed by: KAPA Radio's "Skylark"
Entertainment by: Hoku Zuttermeister
and "A Touch of Gold"**

Lots of cash prizes – Grand Prize: \$710

**Ticket Prices:
Adults: \$35 Children, ages 5-12: \$25 Four and under: Free**



MENU

Salad Bar

- Waimea Plantation Green Salad with Sliced Cucumbers, Julienne of Carrots & Shaved Sweet Onions, Choice of Dressing
- Bean Sprout Salad, Cabbage and Sesame Shoyu Dressing
- Island Style Potato-macaroni and Egg Salad
- Glass Noodle Salad with Vegetables

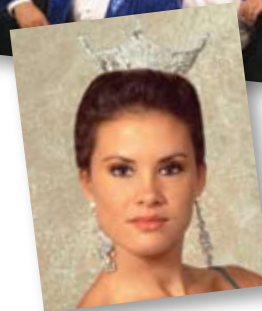
Main Courses

- Roasted Prime Ribs of Beef, Au Jus, Horseradish, Chef to Carve
- Fresh Island Fish with Macadamia Nut Butter & Caper Sauce
- Grilled Chicken with Fresh Rosemary
- Baked Potatoes, Sour Cream, Chives and Bacon
- Steamed White Rice
- Stir Fried Vegetables
- Homemade Dinner Rolls with Sweet Butter

Desserts

- Coconut Cake
- Guava Chiffon Cake
- Chocolate Mousse Cake
- Lilikoi Cookie Bars
- Kona Blend Coffee, Kona Blend Decaffeinated Coffee, Selection of Gourmet Teas

**A Special After Dinner Surprise—
Café Crystals and Orchids**



Annual Meeting entertainment will include "A Touch of Gold" (top); Hoku Zuttermeister and Miss Kona Coffee 2008, Malia Puong



About the emcee: "Skylark."

The event will be emceed by popular KAPA radio personality, Jacqueline Leilani Rossetti, also known as the Honolulu Skylark. Not only is she a well-loved DJ, Skylark is an accomplished name in Hawaiian music and culture, and has hosted the Merrie Monarch festival for more than 30 years. E komo mai Skylark!

Ask the expert:

By Laura DeBoer
Branch Manager, Kailua

Q. I'm a business owner and need some advice about how to keep my business going strong in uncertain financial times. Any advice?

A. Yes. As you know, at Hawaii Community Federal Credit Union, ownership counts. We value the concept of ownership and encourage growth and success for our small business owners. Fortunately, there is lots of assistance available to help you. In addition to opening a small business account here at the Credit Union, which will give you certain benefits and advantages, you can consult other sources of information. The Small Business Administration (SBA) and Dun & Bradstreet (D&B) have joined together in a nationwide partnership to give small business owners valuable, step-by-step guidance on how to proactively manage their business credit. (See sidebar, right.)

Please contact a branch manager at any of our locations for detailed assistance or visit www.sba.gov for other ideas to make your small business successful.

About Laura DeBoer.

Laura brings at least two decades of experience in the financial industry to her position as manager of the Kailua-Kona branch of Hawaii Community Federal Union. She is also Treasurer of Soroptimist International of Kona, Affiliate of Kona Board of Realtors and a graduate of Western CUNA Management School.



Five smart steps to keep your business growing strong

- 1. Start a business credit file.** Obtain a D-U-N-S® Number, a unique business identification number, to begin to establish a credit file as soon as you start your business.
- 2. Establish a credit history.** Put all expenses in your business name and use a small business account to pay bills, rather than using personal funds. This helps you build a history of payment behavior that will help establish favorable credit terms.
- 3. Pay bills on time.** Commercial credit scores are influenced by paying bills on time as well as other factors, such as outstanding debts and company revenues.
- 4. Monitor and understand your business credit file.** Monitor your credit file before any change occurs that might affect relationships with suppliers, customers and banks.
- 5. Monitor customer and supplier credit.** Improve cash flow by knowing credit standing of business partners before agreeing to payment terms.

Got Green? Kids! Save now! National Youth Savings Challenge: April 20-26.

If you plant it, it will grow. Start out with a few dollars, keep saving and then end up with lots of cash in your account. And maybe even win one of these fabulous grand prizes! Stop by any branch or student credit union during this special week to enter. Either make a deposit or open an account for your chance to win. (For added fun, use our new coin counter machine to automatically count your spare change.) Then make a deposit for another chance to win! Plus get fun giveaways at all branches or Kohala, Kealakehe and Konawaena Student Credit Unions (while supplies last). The more times you deposit, the more chances to win. (One deposit, per youth member, per day.)

We are committed to enhancing the financial education of our young member/owners. For contest rules and details, please visit our Web site. Then plant your money, watch it grow and get green today!



AutoSmart. The intelligent way to buy your next vehicle.

Car shopping? Check out CUDL AutoSMART, our new, easy-to-use Internet tool. Unlike other car buying websites, AutoSMART will directly connect you with the dealers that your credit union has partnered with to get you the most outstanding deal possible on your next vehicle. This connection will ensure you work with dealers who are extra-committed to give you value, savings, and additional peace of mind as you shop for your next vehicle. You can also use AutoSMART to do research, get trade-in values, warranty information, safety recall data, credit score assistance, tips and advice, and much more. And best of all, it's free to all Hawaii Community Federal Credit Union members. Click on the AutoSMART link on our Web site and get smart about your next vehicle!



New and online!

Visit our Web site for a host of new interactive tools designed just for our member/owners. Click on any of the buttons on our homepage to visit the new sites. They are all designed to make you smarter about your money—no matter what your age.



GRAND PRIZES	
AGE	PRIZE
0-3	\$200 Budget Share Certificate* and Honu Piggy Bank
4-6	\$200 Budget Share Certificate* and LeapFrog® ClickStart™ Computer
7-12	Nintendo® DS™
13-18	Nintendo® Wii™

**Terms and conditions apply. Please see staff for details.*



Happy Mother's Day: Make a night of it.

Calling all mothers! Once the Annual Meeting is pau, the fun doesn't have to be. Take advantage of our member/owner specials and book a Garden View room at \$169 (code: HFCHFA); a Pool Terrace Room at \$189 (code: HFCHFA) or an Ocean View room at \$209 (code: HFCHFC). Plan to attend the Mother's Day brunch the next morning at the hotel's Hawaii Calls Restaurant. Call the hotel directly at 886-6789 for more info. Or book online at www.waikoloamarriott.com using the above codes.

MONEYMIX

Members age 18-30: Get it together with MoneyMix.

MoneyMix is a new, interactive online tool we now have available to help young member/owners manage their money more effectively. The site features daily blogs, articles and videos created by credit union members 18-30. Get the real scoop from real people around the country on a wide range of financial topics relevant to you. In "MyMoneyMix" you'll set up a profile where you can create a budget; use checklists to apply for student loans; learn about stock investment and retirement information; decide if it's better to lease or buy a car; assess the differences between renting and owning a home and many other subjects. You can also participate in articles and comment on blogs. Make new friends! Click on the MoneyMix links via our Web site.

PLAN IT

Plan It: Retirement planning the fun way.

If you are age 40-60, this site is for you. Plan It offers many interactive tools that give you practical and real-world ways to plan for retirement. Pre-Retiree Lane is an interactive neighborhood where you can meet your neighbors and learn about situations they encounter on their road to retirement, as well as vote in polls to see how you compare with others. Get information on topics including advice on growing your nest egg; tips to handle estate planning such as legal documents and wills; and guidance about managing spending and credit, budgeting, and debt. Click on the Plan It link on our Web site. We all have to retire someday, so get a head start and "Plan It" today!



Don't run off after the Annual Meeting! Check into the hotel. Enjoy deluxe accommodations and world-class facilities at the Waikoloa Beach Marriott Resort and Spa.



Did you know?

Our first "branch" was basically a desk in the one-room, University of Hawaii Extension office in Kealahou. Ms. Evelyn Yates worked the desk part time for us and deserves credit for fostering the early growth of the credit union.

Kailua-Kona Branch

75-159 Hualalai Road, Kailua-Kona, HI 96740

Kaloko Branch

73-5611 Olowalu Street, Kailua-Kona, HI 96740

Kealahou Branch

81-6631 Mamalahoa Hwy, Kealahou, HI 96750

Kohala Branch

P.O. Box 39, 54-396 Union Mill Rd., Kapaau, HI 96755

Honokaa Branch

45-690 Pakalana St., Suite A, Honokaa, HI 96727

Hawaii Island

Phone: 930.7700

CALL24 Telephone Teller: 329.9440

TTY: 329.8192

Off-Island Toll-Free

Phone: 1.800.514.2328

CALL24 Telephone Teller: 1.800.303.9440

Lost/Stolen Visa

808.930.7700

After hours: 800.991.4965

www.hicommfcu.com



Traveling?

Check in with CO-OP Concierge first.

We want you to enjoy the convenience of using your InstaCheck™ Debit Card wherever you go. Introducing CO-OP Concierge, a new fraud protection tool to give you extra confidence when you travel. Let us know your travel plans and contact information in advance and we'll enter the information in our database so that your debit card will not be blocked for unusual activity while you are away.

If we suspect that questionable activity has occurred, we will contact you immediately to verify the transaction. All so you can enjoy your vacation or business trip without worry.

This service applies to both ATM and debit card, PIN-based transactions. For more information about our CO-OP Concierge fraud protection service, please call us at 930-7700. For concerns directly related to fraud, you may contact Falcon Fraud Protection Service at 1-800-241-2440.



Take it to the Top:
Mike Asam

Feel free to bring any questions, comments or problems directly to our president and CEO Michael Asam. He welcomes your calls. Phone his direct line at 930-7600.



Atlas Insurance:
Welcome Steve Ybarra

Meet Steve Ybarra, account executive with Atlas Insurance Agency. The Credit Union has partnered with Atlas to provide our member/owners with an exclusive discount from Island Insurance, Hawaii's largest, locally owned insurance company.

Steve visits both the Kailua and Kaloko branches weekly and the Kealahou and Kohala branches monthly. (Honokaa visits will be on an "as-needed" basis.) He also meets with members by appointment. To schedule an appointment or for more information, you can complete a referral card at any of our branches or call Steve at (808) 854-2526.

Spare change? Make it count!

Our automatic coin counting machines are now fully operational at all branches. Bring in all those coins you have piling up and get a receipt for cash! No fees for members.



Calendar of Events

Sunday, March 30 to Saturday, April 5
The Merrie Monarch Festival
Hilo — Info: 935-9168

April 19
Kona Earth Festival – Coral Reef Awareness Day
Kahalu'u Bay Beach Park
Info: 887-6411

Saturday, May 10
71st Annual Membership Meeting & Banquet
Waikoloa Beach Marriott Resort & Spa
4:00PM-9:00PM

Saturday, May 17 to Monday, May 26
Honokaa Town Western Week
Honokaa Town
Info: 933-9772

Monday, May 26
Memorial Day
Offices closed

Thursday, June 19 to Sunday, June 22
14th Annual Dolphin Days
Info: 886-1234

Friday, July 4
Independence Day
Offices Closed