

Owners Count

Third Quarter 2008

Grand Opening Day: New Honoka`a Branch!

On Saturday, April 19, residents and members—old and new alike—gathered for the fun, food and festivities of our Honoka`a Branch Grand Opening day celebration. Emceed by Councilman Dominic Yagong, the highly anticipated opening day officially welcomed the fifth branch of Hawaii Community Federal Credit Union to Hawaii Island.

Member/owners and guests enjoyed checking out the interior of the new branch, which features a large LCD screen displaying savings rates, products and services messages, weather, news and more. An old safe, once located at the Pa`auhau branch, provides unique lobby décor. Members, including many from the old-time Pa`auhau days, were excited to have an ATM open 24/7 for their convenience.

Gary Washburn and the Honokaa High School Jazz Band as well as Larry Gomera, Bulla & Darryl Kanekoa, and Rodney Laronel of Honoka`a entertained. As always, cash prizes were a highlight, especially the \$500 Grand Prize won by John Roy Souza.

Lots of new members signed up, citing the convenient location as the primary reason. Welcome, one and all!

(From top to bottom) 1. Honoka`a Staff from L-R: Menard Galam, Beverly DeCambra, Roberta Komine, Lakme Nishie, and Claire Fujishige. Not pictured: Julie Kidani. 2. President/CEO Mike Asam with \$500 grand prize winner John Roy Souza. 3. The Honoka`a community enjoys fun, food and festivities. 4. Members happily doing business at our new location.



19th Annual Food Drive Helping hungry families.

Mahalo to our Ambassadors of Ownership—Kelly Gorloff, Sue Miskowic, Jessica Nakao, and Jane DeMello—for representing HCFCU at The Food Basket's Annual Food Drive at Lanihau Shopping Center on April 19. Stationed in front of Long's, the volunteers collected cash and non-perishable food for The Food Basket, which is part of the Hawaii Island Food Bank. Also volunteering were staff family members Dane DeMello, Kareen Medeiros and Lincoln Medeiros, who solicited donations with fishing nets. Kahikina (92.1 FM) and his live

remote supported the Credit Union's effort. They collected an astounding \$4,620.39 plus canned goods to support the Hawaii Island Food Bank's mission of "Feeding Hawaii's Hungry."

"It was a fulfilling experience," said Kelly Gorloff. "I really enjoyed helping out. It was really nice to see how much people care and donate whatever they could. I can speak for all of us when I say, this event left us with a satisfied feeling in our hearts and it was fun seeing so many people we knew."

Ask the expert:

By Claire Hayama Share Draft Coordinator

Q. I have a very long commute into work and the gas prices keep going up. Does the Credit Union have any programs to help members with the high cost of gas?

A. Yes, fortunately, there is immediate relief available for our member/owners. Our longtime partner, Hawaii Fueling Network (HFN) offers members a special low-rate program (on approved credit), in which you can save an average of up to 20 cents per gallon. They even have two grades of diesel and bio-diesel available. There are six HFN locations (including three open 24/7) islandwide.

Your HFN purchase is conveniently deducted directly from your HCFCU checking account, and HFN sends you a detailed fueling statement every month. Members using their HFN cards will find there are no fees, no monthly service charges, no annual fees, no cost for cards or replacements and no need to carry cash. In addition, HFN locations offer clean restrooms, free air and water, windshield squeegees and, as always, lots of aloha for the road. You can start saving today on the high cost of gasoline! (See sidebar, right.)

Our partnership with HFN is just one more way the Credit Union presents members with ways to offset the high cost of living in Hawaii.

For more information or to sign up for your HFN card, call Claire Hayama, Share Draft Coordinator at 930-7700, or ask any staff member for details.

Deposits add up to fun: Our 2008 Youth Challenge winners

This year's Youth Challenge program was a rousing success. More young members discovered the advantages of membership and making deposits. This year's program stats: More than 130 new accounts opened; 760 deposit transactions made and more than \$130,000 in deposits recorded. Congratulations to these Youth Challenge prize winners.

HFN locations islandwide

HFN Kailua Kona. 74-5558B Kaiwi Street, Old Industrial. Open 24/7

HFN Kawaihae Minit Stop. Across from Young Brothers. Open 5am-11pm, 7 days a week

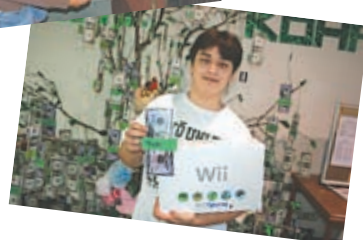
HFN Laupahoehoe Minit Stop. Across from Railroad Museum. Hwy. 19. Open 5am-11pm 7 days a week

HFN Hilo Minit Stop. At the corner of Leilani St. and Kanoelehua Ave. Open 24/7

HFN Hilo. At the corner of Leilani and Railroad Ave. Open 24/7

HFN Wiki Wiki Gas. Orchidland Drive, Puna. Open Mon.-Sat. 6am-11pm, Sun. 7am-10pm

COMING SOON to Waimea!



(From the top)

Kanoa Leshar, age 2 – \$200 Budget Share Certificate and a Honu Piggy Bank

Eloise Robertson, age 5 – \$200 Budget Share Certificate and LeapFrog™ Click Start® My First Computer

Jennifer Kalili, age 12 – Nintendo® DS™

Taylor White, age 16 – Nintendo Wii™

Take it to the Top: Mike Asam

What better place to go when you have an issue or concern? The man at the top, HCFCU President/CEO Mike Asam is ready to help, no matter what the question. Please feel free to call and talk to him directly at 930-7600.



A sold out crowd enjoys the night's festivities.



Members perform on stage with A Touch of Gold.



Staff participation counts too! Jaren Ashcraft, son of Tim Ashcraft, Kaloko Branch Manager, was chosen to voice the radio commercial for Youth Challenge Week 2008. He recorded his spot at the Pacific Radio Group station, working with radio DJ Jaz Iglesias and received a Nintendo Wii.

Notice: Kailua Branch parking lot maintenance.

August 30 - September 1: From 1:00PM Saturday August 30 through Monday September 1 (all day), the parking lot at our Kailua branch will be closed. The ATM, will however, be available and accessible. Members are also encouraged to use ATMs at our other branch locations.

The Gathering Place: Waikoloa Beach Marriott Resort & Spa 71st Annual Membership Meeting & Banquet

More than 700 member/owners attended our sold-out, 71st Annual Membership Meeting & Banquet, enjoying the wonderful food, randomly drawn cash prizes and entertainment by big-name acts including Hoku Zuttermeister and A Touch of Gold. Emcee "Skylark" Rosetti and our own Miss Kona Coffee Malia Pucong were also on hand. All who attended will agree: This year's meeting exuded a lot of positive energy and will be remembered as another very enjoyable and memorable evening.

2007 Employee of the Year

Sonja Lee Kalili, Human Resources Coordinator

An 18-year credit union employee, Sonja has held her current position for more than two years, and has excelled prominently. Not only does she possess remarkable knowledge about her role, she took advantage of 14 unique training opportunities to make herself a better employee—and a better person. She consistently demonstrates that she is the "Go-To" person, stepping up to the plate and taking ownership at every chance.

Supported by an outstanding family, Sonja juggles work, children, husband and care of extended family, while embodying the ownership qualities expected from the HCFCU Employee of the Year. She received a \$1,000 cash prize. Congratulations Sonja!



Service Awards:

Volunteers:

Diane S. Quitiquit,
Supervisory Committee Chair
15-year service award

Ross Wilson, Jr.,
Director
15-year service award

Staff:

Lilian Corbin, Loan Officer II
5-year service award

LeeAnn Ashimine, Operations Officer I
20-year service award

Mary Lou Ignacio, Loan Processor II
20-year service award

Judy Kawamura, Support Services Coordinator
20-year service award

Nellie Medeiros, Marketing Officer
35-year service award

(From the top) 1. Board members Ross Wilson Jr., and Diane Quitiquit were honored for their years of volunteer service. 2. Employee of the Year, Sonja Kalili, is surrounded by her proud family. 3. Staff members Lilian Corbin, LeeAnn Ashimine, Mary Lou Ignacio, Judy Kawamura, Nellie Medeiros were honored for their years of service by Michael Asam.

Did you know?

Ours was the first credit union in the state of Hawaii to sponsor a student credit union. Konawaena Student Credit Union opened in 1972, followed by Kealakehe in 2005 and Kohala in 2006.



Miss Kona Coffee Malia Pucong is serenaded by A Touch of Gold.



The buffet line with mouth-watering dishes.



Executive VP Dean Uemura presents Catalina Morales with her grand prize winnings of \$710 cash.



Kailua-Kona Branch

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

Kaloko Branch

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

Kealakekua Branch

81-6631 Mamalahoa Hwy, Kealakekua, HI 96750

Kohala Branch

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

Honoka`a 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



Credit Union management and board members welcome Rodney Hood (center, in blue) to Hawaii and our Kaloko location.

NCUA Vice Chairman Rodney Hood visits Kaloko Branch.

On April 25, we were pleased and honored to welcome a true dignitary in the credit union world: Rodney Hood. Mr. Hood is the vice chairman of National Credit Union Administration, the federal agency that regulates federal credit unions and provides deposit insurance for more than 8,000 credit unions nationwide. Along with an aloha-style

welcome, we gave our distinguished visitor a short presentation about our history and the many ways HCFCU has supported the community over the years, especially our underserved residents.

President/CEO Mike Asam said of the visit: "We showed Mr. Hood how we made it possible (through our mergers) for underserved communities such as Kohala and Pa`auhau to continue to have credit union services, including loans. He also got to see what we are doing to help small businesses and how we are reinvesting resources back into the community to improve the quality of life for our members."

Need cash in Honoka`a?

Member/owners can stop at our new Honoka`a Branch ATM, located right next to Tex Drive In.

On to College:

2008 recipients of \$2,500 HCFCU college scholarships.

After reviewing 62 applications from 12 Big Island high schools, we are proud to announce our 2008 recipients. Congratulations to all!



Ryan Daugherty
Peter T. Hirata
Scholarship
Konawaena High School
Engineering



Caylin Gans
Albert Akana
Scholarship
Kealakehe High School
Archaeology



Mariko Fujio-White
John Y. Iwane
Scholarship
HPA
Hotel Management



Allyson Fujii
Frank Ishii
Scholarship
Honokaa High School
Nursing



Reina Ojiri
Katsumasa Tomita
Scholarship
Hilo High School
Education

Special \$1,000 Award. In the event that an Island of Hawaii high school student with an HCFCU-sponsored student credit union does not receive a \$2,500 scholarship recipient for the current school year, a special \$1,000 scholarship will be awarded to one graduating senior who was a finalist at that high school in the name of their HCFCU-sponsored student credit union.



Chelsey Utemei
Student CU
Scholarship
Kohala High School
Dental Hygiene

Calendar of Events

Friday, July 4
Independence Day
Offices Closed

Saturday, August 16
Joint Employee Conference
Offices Closed

Monday, September 1
Labor Day
Offices Closed

Saturday, September 13
The Lion's Feast by the Lion's
Club of Kona
King Kamehameha's Kona Beach Hotel
Info: 329-4844

