

Owners Count

Third Quarter 2009

Ownership counts.

We did lunch:

The 72nd Annual Membership Meeting & Luncheon. Waikoloa Beach Marriott Resort & Spa

A happy lunch bunch of member/owners was on hand Saturday, May 9, to help celebrate Hawaii Community Federal Credit Union's 72nd anniversary. A large crowd of members, staff and volunteers enjoyed plenty of great food, entertainment, door prizes and merriment on a breezy afternoon at one of the island's most beautiful venues—the Waikoloa

Beach Marriott Resort & Spa. The Annual Membership Meeting & Luncheon is a yearly function where we join together to do a little necessary credit union business first, then eat and celebrate with our friends and local-style entertainment. As always, generous door prizes were a crowd favorite. Congratulations to both our volunteer and staff service award winners for their years of dedication and hard work. Cheers and see you next year!



From left, Service Award winners, Elsie Miguel, Moani Nishida, Flora Gomes, Neivbea Zane, Flores Kalino.



From left, the Marketing Department team of David Miyashita, Patty Okahara and Nellie Medeiros congratulate fellow team member Kenneth Shaw on his well-deserved Employee of the Year honors.

Employee Of The Year: Kenneth Shaw

Congratulations to Kenneth Shaw in marketing for his outstanding performance over the past year. As Youth Services Coordinator, Kenneth consistently demonstrated strong work ethics, professionalism and willingness to support co-workers in countless ways while getting the job done with 110% enthusiasm. As a problem solver, Kenneth is never afraid to jump on any challenge, take the initiative, fix an issue or suggest a solution. Spearheading the annual Youth Challenge Promotion and coordinating the needs of the Student Credit Unions were particularly impressive accomplishments. He also sits on five committees in house and supports his community with charity work in his spare time. He was awarded \$1,000. Great job, Kenneth!

Volunteer Service Awards:

5-year Service Awards

Torun Almer—Member, Policy Committee
David B. Kaapu—Board Secretary
William F. Mielcke—Chairman of the Board
Shawn Suzuki—Member, Supervisory Committee
Peter C. Thoene—Member, Board of Directors

10-year Service Award

Glenn G. Uchimura—Member, Supervisory Committee

Staff Service Awards:

5-year Service Awards

Jan Baldado—Call Center Representative II
Christina Martin—Loan Adjustment Clerk II
Elsie Miguel—Sr. Network Officer
Alison Wilson—Mortgage Loan Processor

10-year Service Award

Neivbea Zane—Sr. Teller

15-year Service Award

Moani Nishida—Compliance Officer

20-year Service Awards

Lisa Carvalho—Member Service Specialist II
Flores Kalino—Loan Processor II

35-year Service Award

Flora Gomes—Sr. Dealer Center Officer

Ask the expert:

By Linda Meyer V.P., Information Systems

Q. Is it true that I can customize my InstaCheck™ Debit Card online by uploading a personal photo? Will it be secure? What's the process?

A. Yes, we are happy to announce a new photo customization service through our Web site (www.hicommfcu.com) which makes it fun and easy to put your personality on your plastic. For just \$5, you can make your card your own with a photo of your twins, your hula halau, your pets, your mother-in-law or your first car. In fact, almost any image that you would enjoy seeing when you pull out your card to make a purchase.

The process is easy. Just go to our home page and click on the "MyPictureCardSM" link. Follow the directions to upload the photo of your choice, (or choose from our gallery of photos). You'll receive an email notifying you when your image has been accepted and that your card has been ordered. Three business days after your photo is uploaded, approved and your order is placed, your new InstaCheck MyPictureCard will be available at a branch closest to you for pickup or will be mailed to you. You can start using your card immediately. Your card will work and function just like a regular debit card and will also be accepted wherever electronic Visa debit card transactions are honored.

As always, whenever you access your account through our Web site, www.hicommfcu.com, you can count on absolute security during this process. Now, in addition to offering convenience and security, your debit card will fit your personal style—with the photo of your choice!

For more information about how to create a personalized InstaCheck Debit Card with your own photo, call Linda at 930-7700 or ask any staff member for details.



All-you-could-eat selections from a fresh, island-style menu.

Honoka`a Branch: Congratulations on your first year!

"I liked the Pa'auhau location, but I like the new branch even better—you now offer so many more services."



Roland Kaneshiro, Ronnie Kaneshiro, Beverly Branco, Conchita Leslie at T. Kaneshiro Store.



Beverly's shopping spree at T. Kaneshiro Store.



Members Eddie, Sr. and Mary Ann Walker.

Security Corner: Helping you stay safe.

ITAC and your credit union guarding against fraud.

Behind the scenes, we're working to keep our members' data and accounts safe and secure. This includes a new partnership with a global leader in identify theft security systems to offer our members the latest technology. Some of the security measures in place include the following ITAC (Identity Theft Assistance Center) SentinelSM Solutions services:

- Ongoing credit monitoring and alerts
- Quarterly credit update
- Internet monitoring and alerts for registered credit cards
- Monitoring applications in your name, public records and more
- Public record report, monitoring and alerts
- ITAC Victim Assistance
- Identity theft insurance ranging from \$2,500 to \$20,000

ITAC and your credit union can stop identity theft in the early stages, before the harm is done. For a discounted fee, you can have this additional ITAC protection added to your account. There are three levels of coverage available. Call a Member Service Specialist at any branch or visit our Web site for more information.



Members helped our Honoka`a Branch celebrate a year of success. Some lucky members spun the wheel of fortune recently at the one-year anniversary of our new Honoka`a branch. The two-day celebration took place on April 21-22. Members enjoyed receiving giveaways, special deposit and loan offers and light refreshments.

The prize wheel was stuffed with gift certificates from Honoka`a merchants including T. Kaneshiro Store, JJ's Country Market, Ignacio's Auto Service, Convenience Plus, B.Ikeuchi & Sons True Value, Café Il Mondo and Hamakua Garden Center. One lucky member, Beverly Branco, won a grand prize of a two-minute, (maximum \$300-value) shopping spree at T. Kaneshiro Store in Honoka`a, filling her cart with mostly frozen dinners, pizza and chicken. HPM and Big Island Toyota were also present with information on energy- and money-saving products.

"I like walking in the door because I am greeted by name."

Did you know?

The state of Hawaii has always been considered a credit union stronghold. In the beginning, the popularity of credit unions grew throughout the Islands due in part to their resemblance to the Japanese tradition of tanomoshi (pooled income funds), as well as the presence of large blocks of government and agricultural workers.

2009 Annual Meeting memories



President and CEO Michael Asam spoke to members about the state of their credit union.



Keiki hula was part of the entertainment.



College-bound students.

Announcing the HCFCU College Scholarship winners for 2009.

After reviewing a total of 67 scholarship applications from 11 high schools and one home-schooled student, we are pleased to announce the results, totaling \$14,500. Congratulations to our winners and thank you to all applicants.

Summer Borowski
Albert Akana Scholarship
 Hawaii Preparatory Academy
 Business

Avalon Dawn Coley
Peter T. Hirata Scholarship
 Kealakehe High School
 Library Science

Donalyn Gani Galdones
Katsumasa Tomita Scholarship
 Keaau High School
 Pharmacology

Jenny Mahealani Sanford
Frank Ishii Scholarship
 Parker School
 English/Editor

Cheyenne Keikilani Gaspar
John Y. Iwane Scholarship
 Kamehameha Schools
 Agriculture/Animal Science

Kudos to creativity! The Credit Union wins three national awards.

Merit Award - Membership Packets, Brochures, Booklets



Diamond Award - Direct Mail (Single)



Merit Award - Direct Marketing/Mail (Single)

Our Marketing Department, working with advertising agency Hafner Creative Communications of Waikoloa, recently received three national awards for outstanding marketing communications pieces from CUNA (Credit Union National Association) and Credit Union Executives Society:

- **Diamond Merit Award for Membership Packets, Brochures and Booklets.** "Owners Manual." Featuring clean graphics, the piece was organized by lifetime milestones, depicting the products and services that meet the member's needs for all stages of life. Congratulations to all who contributed!
- **Diamond Award for the Direct Mail (Single).** "90 Day-No Pay." This compelling transparent piece was designed to encourage member/owners to transfer their auto loans to us in return for a few months of relief from their auto loan payment—at a time when they might need it the most.
- **Golden Mirror Award of Merit for Direct Marketing/Mail (Single).** "Who Says Money Can't Buy Friends" campaign. This member referral direct-mail piece featured a card with punch-out silhouettes for members to bring others they knew into the credit union to open an account, emphasizing the benefits of individual ownership and offering a \$25 referral gift.

More scholarships: \$1,000 Awards.

When an Island of Hawaii high school student with an HCFCU-sponsored Student Credit Union does not receive a \$2,500 college scholarship for the current school year, a special \$1,000 college scholarship is awarded to one graduating senior who was a finalist at that high school in the name of their HCFCU-sponsored Student Credit Union. This year, there were two winners.

Corrie Fusae Kamigaki
 Konawaena High School
 Science/Speech
 Language Pathology & Audiology

Isaac Kaneala Sproat
 Kohala High School
 Business
 Sustainable Technology & Construction



Door Prize Committee Chair, Jason Ayers, is assisted by Miss Kona Coffee 2009, Kuulika Karratti, and Miss Aloha Hawaii 2009, Kelsey Iyo.



Harmonious vocals of IslandMixx provided entertainment during the luncheon.



Everybody dance now! Member/owners enjoyed the Latin beat of Pacific Fusion, wrapping up another great Annual Membership Meeting & Luncheon.

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., Kapaa, HI 96755

Honoka`a Branch

45-690 Pakalana St., Suite A, Honoka`a, 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



Prizes, prizes, prizes. 2009 Magic of Saving Youth Challenge winners

Getting into the savings spirit is a great habit to start when you are young. With our 2009 Magic of Saving Youth Challenge, young members were encouraged to save and deposit as much money as possible during the week of April 19-25. Everyone who saved money and made deposits in their credit union accounts was a winner in our book. But a few outstanding participants also earned these fun prizes. Congratulations kids, and keep on saving!

Our grand prize winners.

- 0-3 yrs: **Brock Lewis** – Kailua-Kona
\$200 Budget Share Certificate and a Munchkin Mozart Magic Cube
- 4-6 yrs: **Keoni Barco** – Honoka`a
\$200 Budget Share Certificate and a Electronic Pig-E Money Saver
- 7-12 yrs: **Fiona Fronda** – Kailua-Kona
\$200 Budget Share Certificate and a Harry Potter DVD set
- 13-18 yrs: **Ke`alohi Matthey** – Kohala
\$200 Budget Share Certificate and a iTunes Giftcard

Our radio spot voiceover winner.



The voice of youth. Children and relatives of staff members auditioned to become "voiceover artist for a day," voicing a commercial promoting the 2009 Magic of Saving Youth Challenge competition. Sidney Vermeulen won this year's competition, recording her :30-spot at Pacific Radio Group with Native FM 93.1, working with "Paka Boy" Nelson Ray Parker. She also won \$100 cash.

Seeking member feedback.
In the interests of saving the environment and reducing paper waste (as well as printing costs), we're informally polling our member/owners to see if they would prefer to receive only one copy of our quarterly newsletter per household. Currently, each member not signed up for e-branch online services receives a quarterly newsletter with their statement. Would you like only one newsletter? Please email your thoughts to nelliem@hicommfcu.com.

Atlas Insurance. Ramp up your auto coverage for less.

In tough economic conditions, many people cut back on expenses, including their auto insurance coverage. That means it's probably smart to protect yourself with additional UM (uninsured) and UIM (underinsured) coverage. These important coverages can pay you for the injuries, medical expenses and economic loss you or your passengers sustain from accidents or incidents when other drivers are uninsured or underinsured.

Your auto policy gives you the option to add UM and UIM, which are separate and distinct coverage to protect you and your family.

In Hawaii, we are fortunate that we also have the option to stack our UM and UIM coverage, doubling or even tripling that protection, depending on the number of cars on your auto policy. For example, if you have \$100,000 in UM or UIM stacked coverage and have two cars insured on your policy, your policy could pay up to \$200,000 per person. In most cases, this type of coverage is not expensive, making it a good value.

The limit of UM and UMI you can purchase is equal to the liability coverage on your auto policy—another good reason to keep higher liability limits to protect your assets. Atlas Insurance Agency recommends UM and UIM with higher liability limits for all auto policies. For more information, or quotes, please contact Steve Ybarra, CIC, directly at Atlas Insurance Agency at 854-2533, his on-island phone number.

Community Calender

Week of July 20-24
50th Annual Hawaii International Billfish Tournament
Kailua-Kona, Hawaii
Info: 836-3422 or www.hibffishing.com

Monday, September 7
Labor Day
Offices Closed

Wednesday and Thursday, September 16-17
27th Annual Kupuna Hula Festival
Sheraton Keauhou Bay Resort & Spa Convention Center
Info: 322-1812