

Owners Count

Fourth Quarter 2009

Ownership counts.

International Credit Union Day

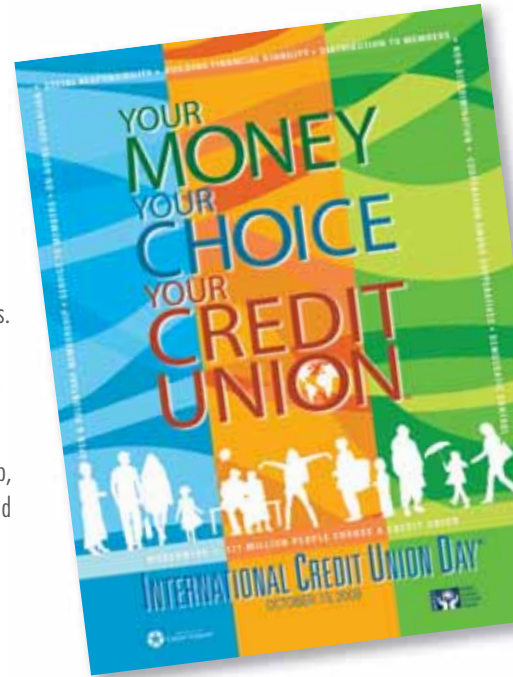
“Your Money. Your Choice. Your Credit Union.”

International Credit Union Day, October 15, is the special day when members around the world acknowledge and celebrate the credit union difference. Do you remember why you chose to become a member/owner at Hawaii Community Federal Credit Union, trusting us with your financial services needs?

It might have been because you knew that, unlike most other financial institutions, credit unions like ours are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, providing a level of service that remains high even during the toughest times. As a member, you are an owner here, with a voice in our organization.

This year's theme celebrates the advantages of credit union membership, including value, trust and service. You are in charge of your money and your credit union.

In honor of International Credit Union Day, we will be serving light refreshments at all the branches. Check the Calendar of Events, this issue, for locations of both Market Days and be sure to stop by. Proceeds benefit The Food Basket. We look forward to seeing you there!



Youth power:

Third Annual Student Credit Union Conference

The Third Annual Student Credit Union Conference was held on Saturday, July 25, 2009, at the John Y. Iwane Credit Union Center. This conference was designed to help all three Student Credit Unions (Kealakehe, Kohala, and Konawaena High Schools) prepare for the upcoming school year. Parents, teacher advisors, student board members and credit union staff were all present for a day of brainstorming, teamwork and training. Our SCU Boards came up with some great ideas including events that emphasize fun and education as well as community service. Keep up the great work; we can't wait to see what you accomplish this school year! For more information on our SCU program please contact Kenneth Shaw, Youth Services Coordinator at kshaw@hicommmfcu.com or call 930-7700.



Top: Our Kealakehe HS SCU team participated in the Relay for Life event, raising nearly \$500 for the American Cancer Society. Bottom: Student board members from Kealakehe, Konawaena and Kohala High Schools brainstorm the 2010 school year events.

Ask the expert:

**By Kim Quirit
Call Center Officer**

Q. What kind of services does the Call Center provide?

A. At HCFUCU, we are extremely proud of the capabilities and knowledge level of our Call Center staff of seven. Answering more than 9,000 calls per month, we make member/owner convenience and satisfaction our primary goal.

When members call, we do just about everything for them over the telephone, except cash withdrawals. This includes stop payments, loan payments, check re-orders, inquiries, transfers, and rate quotes. Call Center staff also helps members with online bill payments and e-branch online services questions or concerns. Members can even open a Share Certificate right over the phone!

What's more, Call Center staff will take loan applications of nearly every kind—signature loans, auto loan pre-approvals, credit lines and even mortgage and equity lines. Applying for a loan could not be easier than picking up the phone!

Our highly knowledgeable staff is well versed in all subjects relating to our credit union's products and services. For assistance with loan applications by phone, call during the day from 8 a.m. to 6 p.m. Monday through Friday and 8 a.m. to 2:00 p.m. Saturday.

Call Center staff members have been with us at least two years, some longer, and several are bilingual.

For assistance with all aspects of your credit union business, call the Call Center at 930-7700. We're here to help!



**Exceeding goals:
HCFUCU Relay for Life team raised \$3,037.**

Our 15-member team, named "Faith & Hope," had an ambitious goal of raising \$1,500 in this year's 2009 American Cancer Society Relay for Life event. They surprised themselves by more than doubling that—with an impressive \$3,037.

HCFUCU CEO Michael Asam and Executive V.P. Rodney Watanabe also showed their support by taking a few laps around the track.

An extra mahalo goes out to staff family member Joshua Kalili for being a good sport and "dressing for success" in the Mr. Relay competition to raise cash for Relay for Life.

Top photo: Staff also sold homemade baked goods and treats to help raise money for the ACS. Bottom photo: The Relay for Life event is always a family affair. Staff and their family members, both young and old, support our social responsibility efforts.

**NCUA Insurance.
The \$250,000 limit has
been extended to 2013.**



The Helping Families Save Their Homes Act of 2009, signed into law on May 20, 2009, by President Obama, includes a provision extending the \$250,000 share insurance coverage on your Credit Union accounts. Provided by the National Credit Union Share Insurance Fund, this coverage is now extended through December 31, 2013. (Previously, this level of coverage was set to expire on December 31, 2009).

Help for college costs. New CU Student Choice loans.

The Student Choice loans provide financial aid for college students. Need to pay for college but find yourself facing a shortfall when federal loans, scholarships and other financial aid sources are not enough to cover rising college costs? Announcing a new private college loan program just for credit union members. Offered in partnership through Hawaii Community Federal Credit Union and CU Student Choice, this loan program offers zero origination fees, lower interest rates and flexible repayment options. In addition, students may be eligible for a full line of credit (up to \$75,000) for the remainder of their college years. Private Student Choice loans are available to undergraduates, graduate students and parents.



For more information or to apply online, visit www.hicommfcu.studentchoice.org.

**Got debt?
New Web site helps you strategize.**

Announcing a new, anonymous service for Credit Union members to evaluate their debt-to-income ratios, payment schedules and other factors such as personal financial history. You will never be asked to give personal information such as social security or account numbers. It's a simple and effective tool that helps you realistically manage your debt with valuable, proven methods.

At HCFUCU, we encourage our members to use this site as much as possible so that we can continue to offer it after the six-month test period ends. To try it, visit www.hicommfcu.com and click on the Debt in Focus button.



**New and improved:
Insurance coverage that costs less and protects more.**

At Atlas Insurance Agency, we want to save members money by helping you take a more detailed look at what your current insurance coverage—both home and auto—offers. We recommend an insurance review every two years.

Consider some of the following ideas:

AUTO COVERAGE

- Lower the comprehensive deductible on your auto coverage to \$100 or \$250. This coverage pays for windshields, theft, vandalism and fire damage to your car. New windshields cost between \$350 and \$800.
- Add electronic coverage to your auto policy, as many non-factory installed items are not included in coverage.
- Loss of use or rental car coverage is also helpful after an accident saving up to \$900.
- Towing and emergency road service can also save you out-of-pocket costs.
- Gap or loan coverage is designed to pay off the loan if you owe more than the actual cash value of the vehicle.
- Non-owned auto coverage is written especially for those who have a company car or use non-owned vehicles.
- Hawaii auto policies also have options for wage loss from an accident, higher medical coverage (PIP) and loss of life benefits.
- Most importantly, check your overall coverage limits. Often, there is little difference in higher coverage limits than basic limits. If you have an accident without enough coverage, it could change the rest of your financial life. Also consider an Umbrella Liability policy which protects you for catastrophic liability losses.

HOMEOWNERS COVERAGE

- Flood and Earthquake, usually excluded from standard policies. (Tsunami is only covered by flood coverage.)
- Water or Sewer Back-up
- Watercraft boats
- Condominium policies
- Renters policies are very inexpensive and provide important coverage.

Contact Steve Ybarra at (808) 854-2526 with questions or to request an insurance review.



"Summer Lovin' Auto Sale:" Sizzling Staff Costume Party

Did you know?

When Kohala's sugar industry died, the community's struggling credit union merged with our credit union in 1982, creating a stronger organization for all members.



The Credit Union participated in a joint Auto Sale with several Big Island auto dealers: Kona Auto Center, Orchid Isle Auto Center, Big Island Honda, Big Island Toyota and Kona Mazda Hyundai. This successful, week-long promotion presented member/owners with lots of vehicle choices along with easy access to our affordable financing options. The "Summer Lovin'" theme gave staff a chance to dress up and have fun while drawing members' attention to the promotion. From left, Andrea Hori, Josefina Zamudio, Kahale Colburn, Alison Wilson, Menard Galam, Flores Kalina, Lana Bradley and Cindy Steele-Felder had good fun in costume.

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

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**Your holiday best:
Free family portrait by
Cox Photography**

It's time to schedule your free holiday portrait, courtesy of Cox Photography. You get one free 8x10-inch wall portrait (\$110 value) and a 40% discount on portrait packages. Up to 12 members of your group can be featured. (Please, no pets.) State-of-the-art lighting, various pose choices and multiple backgrounds are available.

Portrait shooting locations:

Kohala — At the Kohala Branch
Kona — At the Royal Kona Resort
Honoka`a — At Tex Drive-In

Call 930-7700 to schedule your family portrait today.

Use the chart below. Choose the shoot date that corresponds to the branch where you will pick up your photos.

Date	Pick-Up Location
November 6, 7, 8	Kailua Branch
November 14-15	Kohala Branch
November 20, 21, 22	Kaloko Branch
November 28-29	Kealahou Branch
December 5-6	Kohala Branch
December 11, 12, 13	Kailua Branch
December 19-20	Kohala Branch
January 9-10	Kohala Branch
January 16-17	Kaloko Branch
January 24	Honoka`a Branch

**Investment corner.
Is the Bull around the bend?**

A few months have passed since March 27 when the Wall Street Journal ran a front-page story referring to March 9 as the "start of a Bull Market." Since that time, we have seen significant increases in the S&P 500 and other key market indicators.

While this is a promising trend, we all know no one can call the exact start of a Bull Market. Historically, sudden and dramatic upswings have followed lows. And the only way to participate and benefit is by being in the market ahead of the pack. With some economic indicators turning more positive, getting back into the markets—one step at a time—may be worth considering. After all, some investors sitting with cash are seeing the missed opportunity to capture the upswings. Should you be one of them? Contact our in-house investment consultant Steven R. Fassbender for more details at 930-7773 or at steven.fassbender@lpl.com.

Steven R Fassbender
CFP® CLU CFS
LPL Registered Principal

Securities and Insurance products offered through LPL Financial and its affiliates, Member FINRA/SIPC. Hawaii Community Federal Credit Union; not a registered broker/dealer nor affiliated with LPL Financial.

Not NCUA insured

No Credit Union Guarantee

May Lose Value

Community Calendar**Saturday, October 10****Ford Ironman
World Championship**

Kailua Branch—Closed
Kaloko Branch—Open

Monday, October 12**Columbus Day**
Offices Closed**Thursday, October 15****International Credit Union Day**

Refreshments and Market Days:
Kailua, Kaloko, Kealahou branches

Friday, October 16**International Credit Union Day**

Refreshments and Market Days:
Kohala and Honoka`a branches

Wednesday, November 11**Veterans' Day**

Offices Closed

Saturday, November 14**Kona Coffee Cultural
Festival Grand Parade****Thursday, November 26****Thanksgiving Day**

Offices Closed

Friday, December 25**Christmas Day**

Offices Closed