

Owners Count

Third Quarter 2006

President/CEO Michael Asam explains:

“Customer or owner?”

One of the major objectives of the new Kaloko building was to enhance the ownership experience for you, our members.

What do we mean by ownership experience?

Simply put, how does this new building improve the service you receive as an owner here?

For “customers,” we would have installed fewer parking stalls, put in stalls that met county code or worse, installed as many compact parking stalls as we could.

For “owners,” we put in more parking stalls than the county required. We also made the parking stalls bigger to make it more convenient for you to park at Kaloko.

For “customers,” we would have installed a very cost-effective phone system and let the computer answer incoming calls with a press one for tellers, press two for loans and press three for administration.

For “owners,” we hired seven new call center employees to handle all incoming phone calls to the credit union. We promise to answer all of your incoming calls 24/7 including holidays.

For “customers,” we would have built a branch with cost-effective remote tellers and electronic kiosks that gave you very little face-to-face opportunities with a live employee.

For “owners,” we nearly doubled the number of employees in the Kailua-Kona area to service your financial needs. This also gives you more branch business hours as well.

For “customers,” we would have added only two drive-up teller windows.

For “owners,” we added four drive-up teller windows and increased the hours of operation as well.

For “customers,” one more ATM would have been enough.

For “owners,” we added three ATMs at Kaloko, which quadrupled the ATMs available to you in Kailua-Kona.

So when we say this building is a gift from our membership, to our membership, this is what we mean. I invite all owners to call my direct line at 930-7600 if you have questions or concerns.

69th Annual Membership Meeting and Banquet: Business, food, music (and cash!)

Hawaii Community Federal Credit Union’s 69th Annual Membership Meeting and Banquet got underway at the plush Hilton Waikoloa Village ballroom on the afternoon of April 8. More than 500 members joined us for this auspicious occasion, which included a sumptuous dinner, speeches by credit union luminaries including Kaloko namesake John Y. Iwane, entertainment by Oahu’s renowned Simplisity, and of course, everyone’s favorite — lots of cash door prizes. Indeed, the grand prize of the day, \$690, was won by Charles Wagner. Congratulations to Charles as well as to the recipients of the annual staff and volunteer service awards.

Staff and director longevity recognition awards:

Mahalo to the following staff and volunteers for their long years of service. All recipients, except Mr. Thompson, are pictured on page 2.

5 Years:

Andrea Hori, Teller Clerk II

Natalie Oblero, Account Clerk II

10 Years:

Kelly Gorloff, Training Specialist

15 Years:

Frank Thompson, Director

20 Years:

Michael Asam, President/CEO

Dean Uemura,
Executive Vice President-Support Services

Rodney Watanabe,
Executive Vice President-Member Services

25 Years:

Toni Claire Haanio, Senior Operations Officer



Mr. Frank Thompson received special recognition for serving the HCFCU board tirelessly for 15 years. He just announced his retirement.

Ask the Call Center Supervisor

by Kim Quirit

Q. What is the difference between CALL24 and the Call Center?

A. It's understandable why members would get these two services confused, because the names are similar. However, each service is different, and yet, each, in its own way, offers exceptional convenience to members.

The CALL24 telephone teller service has been in place for our members to access for a number of years. It's an automated and highly convenient way for members to obtain balance information, make transfers, verify whether a check has cleared, confirm withdrawals or deposits, check rates, obtain Visa® information, and more. You can call free of charge whether you are on or off the island of Hawaii. You'll need a four-digit PIN to access the system.

The Call Center, a brand-new addition to our branch, is located on the 2nd floor of the administrative office building at Kaloko.

The goal of the Call Center is to answer all calls within 40 seconds and to resolve 80 percent of inquiries with one call.

Most Call Center callers need account and general balance inquiries, transfer of funds, loan product information, money management and IRA rates, address changes, information on membership eligibility and requirements, ATM/Debit Card/VISA card queries, shared branching inquiries or wire transfers.

Both services offer different levels of 24-hour convenience for our membership.

Kim Quirit,

Call Center Supervisor, or any of our representatives, can be reached with specific questions at 930-7700 or 1-800-514-2328 for mainland and neighbor islands.



Emcee Lyman Medeiros' daughter Nicloe (left) joins 2006 Miss Kona Coffee Iwalani Ynigues for the annual meeting festivities.



Employee of the year

Elsie Miguel

This year's award goes to a very special member of the credit union `ohana — Elsie Miguel. Elsie, a three-year employee, and our network officer, worked tirelessly through the end of 2005 to get the new data/phone network operational for the Kaloko branch and administrative office building. She worked evenings and weekends without complaint, interacting with frustrated and conflicting vendors and consultants without losing her smile. Just about everything we do requires a computer, and all of our computer operations require a smoothly running network. Thank you for your contributions, Elsie.

And although the WAN (wide-area network) is fully functioning, Elsie insists on making further network improvements. She is also dedicated to optimizing all aspects of the credit union's operations including ATMs, Teller Advantage, Appro, Visa®, CALL24, our Call Center, online banking and much more. Thanks to Elsie's dedication our members are well served.

Call Center hours

Business hours service:

At the new administrative office in Kaloko
Monday through Friday, 8AM to 6PM.
Saturdays from 8AM to 2PM.

After hours service:

Calls are taken by our partner, Digital Dialogue, who provide live, personal assistance for our 32,000-plus members.



Dancing the night away are some HCFCU members with rhythm.



Staff recognized for exceptional service. From left, front row: Toni Claire Haanio, Elsie Miguel, Kelly Gorloff, Natalie Obrero, Rodney Watanabe. Back Row: Michael Asam and Dean Uemura

HCFCU 2006 scholarship winners

This year, 74 applications were received islandwide from 17 different high schools.

For 2006, the board approved an additional scholarship of \$2,500 to add to our existing four, and named them after volunteers who have been important HCFCU contributors. The fifth scholarship is the John Y. Iwane Scholarship, in which the student must enter an agriculture-related field of study. (Because the scholarship was recently created, there was not enough time for applicants to apply, so it was awarded to a student majoring in another field of study.)

Albert Akana Scholarship	Sheena Tagalicod	Kamehameha High School	Pharmacist
Peter T. Hirata Scholarship	Katrina Chong	Hilo High School	Internal medicine
Frank Ishii Scholarship	Kealani Gangwes	Ka'u High School	Registered nurse
Katsumasa Tomita Scholarship	Ayumi Maltby	Pahoa High School	Teacher
John Y. Iwane Scholarship	Bria Lani Callaway	Kealakehe High School	Astronomy

In the event that an island of Hawaii high school student with an HCFCU-sponsored student credit union does not have a scholarship recipient for the current school year, a special \$1,000 scholarship will be awarded to one graduating senior at that high school in the name of their HCFCU-sponsored SCU. These winners are:

Rachel Addlesberger — Konawaena High School — Physician's assistant
Leinani Yamamoto — Kohala High School — Social worker

Congratulations, ladies and best wishes in your college careers.

Did you know?

To join the credit union in 1936, you paid a membership fee of 25 cents. Shares were \$5.00. Some members could not even afford that much and deposited anywhere from 25 cents to \$1.00 at a time until they finally became members.



This year's delicious buffet had members coming back for seconds and thirds.

Investment Corner:

Steve Fassbender: Your partner in success.

Investment strategist Steve Fassbender won the "Partnership Award" at a recent sales conference. Steve was recognized for working effectively with both the credit union and XCU Capital. Congratulations Steve! For more great tips on how to manage your money wisely, please visit Steve Fassbender's page on our Web site at <https://www.hicommfcu.com/services/investment2.html>



BIA Grand Award winner!

The Building Industry Association (BIA) of Hawaii has presented Hawaii Community Federal Credit Union with one of its prestigious Renaissance awards. It recognized HCFCU's newly-opened Kaloko Branch and Administrative Offices as the Grand Award winner in the New Commercial Division for projects more than 15,000 square feet in size. Projects are judged on creativity, materials used, visual appeal, sustain ability and environmental concerns, functionality, principles of design, value, overall quality, interior space and workmanship.

Investment in convenience.

Hawaii Community Federal Credit Union has made a substantial investment in convenience to better serve our members. We enthusiastically encourage our members to take advantage of these special services, all of which save them time and money.

Online banking. From the comfort of your home computer, or from a computer anywhere you happen to be, use our online banking service to make balance inquiries, conduct a real-time transfer of funds between accounts, check account activity, make a loan payment, view and print account statements online, check Visa® statements, view front and back images of your cancelled checks, and more. All securely and all without a fee.

Bill Payer. Use this service to pay your bills—manually or automatically—from the convenience of your own computer. Ideal for traveling, and beats the cost of a stamp.

CALL24. Automated phone teller system with an array of features.

Call Center. Live personalized telephone service for all your account needs. Day or night.

Shared Branching. Wherever you are, there's a member of our Shared Branching network to access as though you were at your home branch.

• **Hawaii Network.** Our statewide shared branching network.

• **CU Service Centers Network.** Our nationwide and global shared branching network.

• **Co-Op Network.** Locate more than 25,000 surcharge-free ATMs throughout the U.S. and Canada. Look for this logo on participating ATMs.



The winner of the \$690 cash prize, commemorating 69 years, is Charles Wagner joined by Miss Kona Coffee Iwalani Ynigues and members of the Konawaena Student Credit Union on the left and the Kealakehe Student Credit Union on the right.



Kailua-Kona Branch

75-159 Hualalai Road
Kailua-Kona, HI 96740
Ph: 808.329.3148 Fx: 808.329.9288
Neighbor island and Mainland members: 800.514.2328

Kaloko Branch

73-5611 Olowalu Street
Kailua-Kona, HI 96740
Ph: 808.930.7700 Fx: 808.930.7679
Toll Free: 800.514.2328

Kealahou Branch

81-6631 Mamalahoa Hwy
Kealahou, HI 96750
Ph: 808.322.9666 Fx: 808.322.6537
Neighbor island and Mainland members: 877.331.3148

Kohala

P.O. Box 39, Kapaau, HI 96755
Ph: 808.889.6214 Fx: 808.889.5884

Paauhau

44-151 Paauhau Street
Honokaia, HI 96727
Ph: 808.775.7285 Fx: 808.775.7286

Administrative Offices at Kaloko

73-5611 Olowalu Street
Kailua-Kona, HI 96740
Ph: 808.930.7700 Fx: 808.322.0890

Hawaii Island:

Call Center: 930.7700
CALL24: 329.9440

Off-Island Toll-Free:

Call Center: 1.800.514.2328
CALL24: 1.800.303.9440

Lost/Stolen Visa

808.930.7700
After hours: 800.991.4965

www.hicommfcu.com



Youth Corner

“My money, my credit union, where I belong.”

2nd Annual Youth Challenge results

Hawaii Community Federal Credit Union, in affiliation with National Credit Union Youth Week, recently recognized three Island of Hawaii children for their participation in the National Youth Savings Challenge, a real-life exercise in showing kids the benefits of making money grow.

Here are the happy winners:

- 0-6 Kamaile Gusman, Kohala Leap Frog Learning System
- 7-12 Taylor Aweau, Kohala Portable DVD Player
- 13-18 Jessica Lopez, Kailua-Kona iPod Nano

Congratulations to all winners!
Mahalo to all who participated —
Way to go kids, and please keep on saving!

Shared Branching

Get 2,000 branches for the “price” of one.

One day recently, a Hawaii Community Federal Credit Union member was on the Mainland and needed the services of a notary. She located a notary at a local postal services franchise, but was alarmed to learn that each signature would run her \$10. Since she was closing a mortgage, she realized that this would set her back about \$80. Fortunately, she remembered that HCFCU was a member of a shared branching network, which meant she could access a participating credit union branch nearby as though it were her home branch. She found one within five miles, got the signatures she needed and paid no fees.

Welcome to a whole new world of service called the shared branching network. With thousands of branches in 44 states, the network dramatically increases the convenience factor for members.

Shared branching is a phenomenon that has been expanding rapidly within the last few years. In fact, with a national network of more than 2,000 branches and growing, in comparison, there are only a handful of banks that have more branches available to their customers.

We encourage our members to use the shared branching network whenever they are away from Hawaii Community Federal Credit Union.



Calendar of Events

Monday, September 4, 2006
Labor Day
Offices closed

September 7-10, 2006
Big Island Farm Fair
Kailua-Kona 324-6011

Saturday, September 9, 2006
15th Annual Aloha Festivals
Poke Contest
Hapuna Beach Prince Hotel
(808) 880-3205

Monday, October 9, 2006
Columbus Day
Offices closed

Friday, September 8, 2006
10th Annual Taste of Hawaii
Four Seasons Resort Hualalai
(808) 325-8000, ext. 8126