

Owners Count

Fourth Quarter 2006

Grand opening day: Kohala Student Credit Union



From left to right — Ron Nakahara, president, Daisy Garcia, student teller/treasurer, Catherine Galan, student teller.

Teenagers from the South and North Kona districts have already cut their teeth on good financial practices, thanks to our student credit unions at both Konawaena High School and Kealahou High School. Now their colleagues in North Kohala can join them. That's because after months of planning, our new student credit union opened at Kohala High School on July 12.

Like the other student credit unions, the new Kohala SCU is a fully functional branch open to students as well as faculty.

According to HCFCU Kohala Branch Manager Lakme Nishie, the driving impetus behind the organization, they'll be able to handle a variety of functions. These include opening new accounts, accepting deposits and allowing withdrawals. The founding of the project took lots of time, dedication, commitment and teamwork on the part of the faculty and students. The student credit union is staffed by three part-time tellers who are interested in business careers and will attend to business during lunch hours and after school.

Students can open savings accounts with as little as \$5.00, but need a joint owner on a checking account, and then they are issued an ATM card.

As with all student credit unions, the tellers are supervised by actual HCFCU Kohala branch staff. Like its "grown up" role model, the Kohala Student Credit Union has an elected board of directors, all volunteers.

Congratulations and good luck to our newest student credit union! For more information on the Kohala Student Credit Union, call 930-7450.

Change will do us good.

Here are a few new developments to report on:

CALL24. Our CALL24 menu has changed slightly. The software used for the old system was recently upgraded so you'll find some things to be different on the menus. The good news is, we've added more lines so there will be less waiting time when you call in. If you need assistance, please call us at 930-7700.

Safe2Login. Users of our e-branch online services will encounter a new feature called Safe2Login. Once activated, it gives you assurance that you are really logged into the credit union. Just follow the steps outlined to register and choose a "safecode." You will only have to register once to access the e-branch. Then, every time you log in, simply choose your own code from the list and proceed as usual. For more information visit the Web site or call 930-7700 for personal assistance.

Visa® card program. More change is also in store for our Visa card program. These changes give members more benefits—at no extra charge. The ScoreCard program is now available at no annual fee on Classic, Gold and Platinum Preferred Visa. Respectively, these cards now carry \$250,000, \$500,000 and \$1 million in travel insurance coverage.

Security benefits include: Identity Theft Victim Assistance and \$1,000 Identity Theft Reimbursement Insurance.

ScoreCard points can be redeemed for airline travel on a selection of participating carriers, as well as brand-name merchandise, including electronics, appliances, housewares and much more. It's also now available on our InstaCheck debit cards too!



From left to right — Daisy Garcia, Catherine Galan, Leianna DeSilva, vice-president, Tamara Adams, secretary.

Ask the support systems manager

by Arnold Kanai

Q. Please explain the terms “phishing,” “pharming” and “vishing.”

A. You can avoid being “hooked” by phishing and pharming by staying on the lookout for fraudulent e-mails and imitation, bogus Web sites.

Phishing is the practice of sending an e-mail that appears to be from a financial institution, an online store, or another organization with the goal of persuading online banking users to share sensitive information.

Pharming redirects Internet users from a legitimate web site to a “spoofed” or imitation site. Computer users might think they are visiting a legitimate online banking site, for example, but instead are taken to a different site with a similar name. This “pharming” site is used to steal information such as credit card numbers, account numbers, passwords or Social Security numbers.

Vishing. There’s a brand new phone rip-off scam emerging called “vishing,” which uses a technology called Voice over Internet Protocol (VoIP)

Five Rules for Online Safety

1. Never click on e-mail links.
2. Enter Web addresses in the browser bar instead of using e-mail links.
3. Never share financial or personal information by e-mail.
4. Report suspicious e-mails that contain our name or logo to us immediately.
5. Check accounts regularly to spot fraud or unauthorized account access.

Arnold Kanai, support systems manager, or any of our representatives, can be reached with specific questions at 930-7700 on-island, or 800-514-2328 off-island.

Protect yourself against phishing.

Stay ahead of the crooks.

NEVER give out personal information via email or by clicking on a link—even if the email (or link itself, which may even feature parts of our own link to fool you) appears to be legitimate. The credit union already has all your personal information such as your social security number or debit card number and would never ask you to “verify” this information by email or phone.

Don’t get phished or pharmed.

Cyber-criminals use the personal information they gain from phishing and pharming to commit identity theft or fraud.

Over time, cyber-criminals have learned to create messages that seem to genuinely come from a legitimate site. They may “borrow” a company logo, copy the format and colors used on its Web site, or imitate the language used in the organization’s real communications.

Remember that we will never ask you to click on an e-mail link to share sensitive financial information. If you receive an e-mail that claims to be from Hawaii Community Federal Credit Union and asks you to share account numbers, Social Security numbers, passwords or other personal information, please report it to us immediately. We will give you instructions for changing your password and taking other steps to protect your accounts. Report other suspicious e-mails or Web sites directly to the companies involved.

Protection from vishing.

Creative thieves are now switching their efforts to “vishing,” which uses Voice over Internet Protocol (VoIP) phones instead of a misdirected Web link to steal user information.

Now, the crooks are asking people to place a phone call instead. Only the number isn’t to a bank or credit card, it’s to a VoIP phone that can recognize telephone keystrokes.

A recorded message tells the person receiving the call that their credit card has been breached and to “call the following (regional) phone number immediately.”

When the user calls the number, another message is played stating “this is account verification—please enter your 16-digit account number.”

At this point, common sense is your best defense. If you receive an e-mail that would direct you to a telephone number, don’t use that number. Contact your credit card provider or credit union with a known number that’s good.”

There’s been a lot of education on Internet scams, but there hasn’t been a lot of awareness concerning the phone. So if you receive an automated phone prompt asking you for account information never respond.



I remember when...

Thanks for the memories.

As part of our grand 70th anniversary celebration, we’re hosting a memory page on our Web site. We’re calling for participation from members. So dust off those photo albums, get out the scanner and get ready to send us photos, stories and memories, and we’ll publish the best ones online! You can also bring in your originals to any branch, where we can scan them for you. (Note: All participants must sign a waiver of release.) Watch for upcoming details on the Web site.

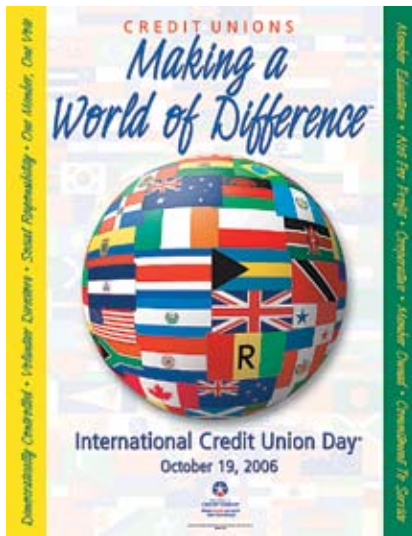
All about the drive-ups.

One of the highlights of our new Kaloko branch is the suite of state-of-the-art, drive-up lanes that we’ve installed and optimized for members’ convenience. However, some members have reported confusion about the lighted signs and the lanes. We’re here to clear up the confusion.

Kaloko hours: Branch: Monday to Friday 10am-6pm / Saturday 10am-2pm
Drive-up Tellers: Monday to Friday 8am-6pm / Saturday 10am-2pm
Drive-up ATMs: Open 24 / 7
Walk-up ATM: Open 24 / 7



There are three drive-up lanes for our members’ convenience.



International Credit Union Day: “Making a World of Difference”

For 58 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference. This year, the theme is “Making a World of Difference.”

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 136 million people belong to more than 43,000 credit unions worldwide.

What many members do not realize is that each and every one is also part owner.

Did you know?

The first loans granted by our credit union back in 1936 were for amounts as little as \$25 and \$50. In Depression-era dollars, that was a lot of money. Members would pay back a little at a time.

As a \$296-million asset, not-for-profit credit union that is wholly owned by its 32,400 members, HCFCU exists solely for the benefit of its members. A credit union is as strong as its membership—so as the membership grows, so does our ability to provide quality products and services to our membership.

And this difference really makes credit unions stand out. For the 21st consecutive year, credit unions ranked higher than banks and thrifts in “customer satisfaction” in the 2005 American Banker/Gallup Consumer Survey.

This International Credit Union Day, we all own the success of our credit union. In honor of International Credit Union Day, October 19, 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 FRIENDS of the Children’s Justice Center of West Hawaii. We look forward to seeing you there!

And remember, when it comes to Hawaii Community Federal Credit Union, ownership counts.

Kudos corner.

A few acknowledgements mean a lot.

2006 Pualu Awards. Hawaii Community Federal Credit Union received two prestigious Pualu Awards at the Kona-Kohala Chamber of Commerce Annual Installation and Awards Luncheon on June 30. HCFCU’s Chairman of the Board John Y. Iwane received the Pualu Award for Lifetime Service. HCFCU also was honored with a Pualu Award for Culture and Heritage. The award honors organizations or individuals who have exhibited, through their actions, practices that promote island traditions and preserve the Island of Hawaii’s multicultural heritage. The award acknowledged HCFCU as a business whose foundation was built on the tradition of coffee farming and commended the credit union for its continuous support.



HCFCU recently claimed two Kona-Kohala Chamber of Commerce Pualu Awards: Chairman of the Board John Y. Iwane received the prestigious Pualu Award for Lifetime Service and the credit union was honored with the Pualu Award for Culture and Heritage. Pictured from left to right are Chamber President Ron Aronson, John Y. Iwane, HCFCU President/ CEO Michael Asam and Chamber Past President Eric von Platen Luder.

This year we also received:

Best Financial Institution in both West Hawaii Today and Hawaii Island Journal.



The far left lane has ONLY drive-up tellers. The two lights above the lanes indicate which of these tellers are open and which are closed. The top light indicates the status of the forward teller and the bottom light shows the status of the back teller. This photo indicates that the forward teller is open while the back teller is closed.



The center lane and the right lane both have drive-up tellers and ATMs. The forward position is the teller and the back position is the ATM. The top light is either OPEN or CLOSED depending on whether the drive up teller is open or closed. This sign indicates that the drive-up teller is open.



The walk-up ATM at the front of the branch is always open. At night, however, you may prefer to use the drive-up ATM. You can use the ATMs in either the drive-up center or right lanes. The ATM lights at the bottom of both lanes are ALWAYS lit because the 24-hour ATMs are always open.

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

Paauhau Branch

44-151 Paauhau Street, 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



Are you Safe2Login?

Safety first. For the additional security of our members using our e-branch online services for financial transactions and bill payment, we've recently implemented "Safe2Login," which provides both credit union and member with another layer of login security. Not only does it assure the identity of the person logging in, it helps verify for you that you are actually logging into the HCFUCU Web site. (See this issue for more information.)

Visit our Web site for more security tips and ideas: <https://www.hicommfcu.com/extras/security.html>. You can also call Linda Meyer, vice-president, information systems at 930-7700 on-island, or 800-514-2328 off-island.

Safe2Login™

No Smoking: The new rules.

As of November 16, 2006, Act 295 takes effect, which amends the Hawaii Revised Statutes to prohibit smoking in all enclosed or partially enclosed spaces — lanais, interior courtyards and covered walkways. Smoking is prohibited within 20 feet of entrances, exits, windows that open and ventilation that serves areas where smoking is prohibited. This includes all branches of Hawaii Community Federal Credit Union. We respectfully ask our members to comply. Mahalo.

All smiles: Free family portrait from Cox Photography



Can you imagine a better gift for grandma this holiday season than a professional quality portrait from Cox Photography? In partnership with HCFUCU, the premier, Hilo-based photographers at Cox are once again pleased to offer our members a free portrait sitting. Get your 8x10 portrait—valued at \$110—with up to 12 people in the sitting. It's a great opportunity for large families to get together and smile. Multiple poses are available and you can purchase additional portraits at a 40% discount. Your beautiful portrait can be picked up two weeks after the sitting. Book your session at the branch that is most convenient for you to view and pick up your photos.

Photo Shoot Locations

Kona photo shoot site: Royal Kona Resort

Kohala photo shoot site: Kohala Branch

Photo Shoot Date	Pick-up Location
November 10-12	Kailua-Kona Branch
November 18-19	Kohala Branch
November 24-26	Kaloko Branch
December 2-3	Kealahou Branch
December 9-10	Kohala Branch
December 15-17	Kailua-Kona Branch
January 6-7	Kohala Branch
January 13-14	Kohala Branch

Contact us at 930-7700 for reservations. One free portrait per household (not per member). Sorry, due to liability issues, we cannot accommodate pets in portrait sittings.

Calendar of Events

Monday, October 9
Columbus Day (*Observed*)
Offices closed

October 19-20
International Credit Union Day
Refreshments and giveaways at all branches.

Thursday, October 19
Market Day*
Kailua, Kaloko and Kealahou Branches

* Proceeds to benefit FRIENDS of the Children's Justice Center of West Hawaii.

Friday, October 20
Market Day*
Kohala and Paauhau Branches

Saturday October 21
Ford Ironman Triathlon
Kailua-Kona closed
Kaloko open

Friday, November 10
Veterans' Day
Offices closed

Thursday, November 23
Thanksgiving Day
Offices closed

Monday, December 25
Christmas Day
Offices closed

Monday, January 1, 2007
New Year's Day
Offices closed