

JANUARY | 2021

Welcome to your

OWNERS COUNT

Newsletter

Welcome to 2021

Hauoli Makahiki Hou!

Many things are different as we navigate our way into this new year, but here at **Hawaii Community Federal Credit Union** our commitment to you and your `ohana remains the same.

2020 is a year that has presented all of us with challenges that none of us could have anticipated. In facing these challenges, Hawaii Community Federal Credit Union was proud to join other Hawaii Island credit unions and lead **Holomua Hawaii**—an island-wide partnership designed to get small businesses and nonprofits the financial help they need during the pandemic. As of December 14, 2020, the program distributed more than \$22 million in aid to more than 2,500 businesses and nonprofits.

We know we can accomplish big things when we work together. Despite many economic hardships, our Hawaii Community Federal Credit Union `ohana rallied to raise nearly \$49,000 for two nonprofits working to help our most vulnerable community members. It is a shining example of who we are as a credit union and as a community.

The health pandemic is not over. As we await a COVID-19 vaccination, we will continue to adhere to all state and county health guidelines. Safety is our top priority and we thank you for your understanding as we continue to keep in place precautionary measures at our branches including designated kupuna service.

During these uncertain times, know that we are here for you to help you with all your financial needs—immediate or long-term. We continue to offer financial education opportunities, as well as competitive loan and credit card rates. Feel free to reach out to us anytime at info@hicommfcu.com.

We wish you and your `ohana a safe and prosperous New Year and look forward to serving you.

Sincerely,
Tricia Buskirk
President & CEO, Hawaii Community
Federal Credit Union



2021

Board Nominations

Hawaii Community Federal Credit Union will be accepting nominations to fill 3 positions on our Board. Each position carries a three-year term and will begin in May 2021. Hawaii Community Federal Credit Union Board members serve on a voluntary basis and are responsible for ensuring the Credit Union serves the financial needs of its members. If you are a current member and interested in serving on the Board, or would like to submit a nomination by petition, please call the Credit Union's Administrative Office at **(808) 930-7603** for qualifications, information and an application packet. All applicants will be required to sign a consent form allowing the Credit Union to conduct a credit and background check before their name is placed on the ballot.

A REQUEST FOR AN APPLICATION PACKET MAY ALSO BE SUBMITTED IN WRITING AND MAILED TO:

Hawaii Community Federal Credit Union
Attn: Nominations and Elections Committee (NEC)
73-5611 Olowalu St.
Kailua Kona, HI 96740

Petitions must be signed by a minimum of four hundred forty (440) Hawaii Community Federal Credit Union members who are eligible to vote (members sixteen [16] years of age or older). Along with the petition form, each nominee must submit a statement of qualifications, biographical data, and a completed application packet. The opening date for nominations by petition is **February 22, 2021**.

The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on **March 24, 2021**.

Packets may be requested or picked up at Hawaii Community Federal Credit Union's Administrative Office in Kaloko during normal business hours, Monday – Friday from 8 am to 5 pm starting on **February 22, 2021**.

In Our Community

MARKET DAY

Thanks to the generosity of our staff, members and local businesses, this year's Market Day activities at Hawaii Community Federal Credit Union branches raised \$26,000 for Hope Services Hawaii, a housing-focused service provider supporting families that are experiencing homelessness on Hawaii Island.

At a time when so many of our community's families are experiencing housing insecurity, we're grateful to be able to partner with an organization that does so much good for our neighbors. This is the third of our three-year commitment supporting Hope Services, and we're happy to have had the opportunity to work so closely in supporting them and their efforts. Thank you to everyone – shoppers and vendors – who made this year's Market Day a success despite the challenging circumstances.

YOUR CONTRIBUTIONS HAVE UNDERSCORED OUR COMMUNITY'S COMMITMENT TO ONE-ANOTHER'S WELL-BEING, AND WE'RE THANKFUL TO HAVE YOU AMONG OUR 'OHANA.





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|---|---------------------------------------|
| Hawaii Community FCU funds raised for Children's Miracle Network | |
| Employee Giving | \$19,630 |
| Miracle Jeans Day | \$1,094 |
| CO-OP Miracle Match | +\$2,200 |
| Grand Total: | \$22,924 |
|  | Mahalo to our staff 'ohana! |

In Our Community

— Children's Miracle Network Hospitals

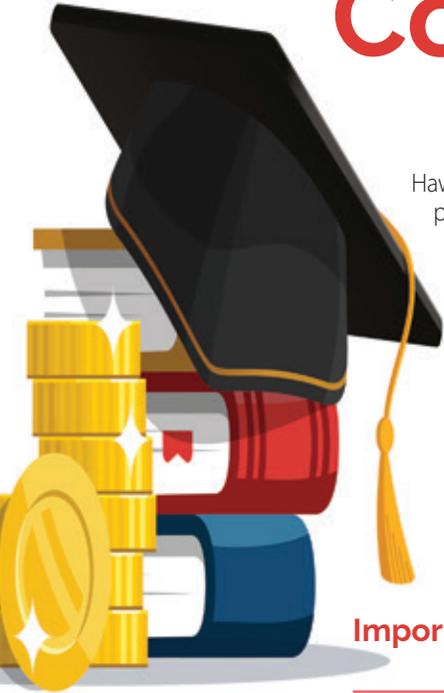
Through the support of donations and pledges from our staff across all six branches, we are pleased to announce that our credit union raised more than \$22,000 for Children's Miracle Network Hospitals benefiting Kapi'olani Medical Center for Women & Children. This number includes more than \$19,000 raised through our annual employee giving program and \$1,000 raised on Miracle Jeans Day on Sept. 9. These fundraisers were also supported by a \$2,200 donation from Co-Op Financial Services via its Miracle Match program. Kapi'olani Medical Center for Women & Children is the state's only specialty care facility for women and children. Proud to be the only tertiary pediatric and perinatal facility in Hawai'i, Kapi'olani houses the state's only pediatric intensive care unit serving all islands and the Pacific Basin. The hospital is home to 197 beds and 90 neonatal bassinets as well as a 24-hour pediatric emergency room servicing more than 20,000 patients a year. Thank you to all of our staff members who helped demonstrate our organization's commitment to our communities and its families!



SCHOLARSHIPS ARE NOW AVAILABLE!

2021 College Scholarships

CELEBRATING 35 YEARS OF PROVIDING SCHOLARSHIPS TO HAWAII ISLAND!



Hawaii Community Federal Credit Union is proud to offer eight \$3,000 scholarships. For 35 years we've recognized our community's bright students with scholarships to equip them to venture forward into the world and pursue their dreams.

Our online portal offers a streamlined, straightforward process that gives students the chance to complete their applications at their own pace and submit it when they're ready.

\$24,000 in Scholarships

Our scholarships are proudly named after distinguished volunteers and managers of Hawaii Community Federal Credit Union.

Scholarships Available for Graduating Hawaii Island Seniors

- Albert Akana Scholarship
- John Y Iwane Scholarship¹
- Michael Asam Scholarship²
- Peter Hirata Scholarship
- Frank Ishii Scholarship
- Katsumasa Tomita Scholarship
- Mitsugi Inaba Scholarship

¹ Recipient must be planning to study in an agriculture-related field.

² Recipient must be an active Student Credit Union personnel or volunteer.

Scholarship Available for Post-Graduates of a Hawaii Island High School

- Yasunori Deguchi Scholarship³

³ Recipient must be a post-graduate from an island of Hawaii high school, currently attending college or going back to college.

Important Dates / Online application available: **December 1, 2020** / Application deadline: **March 8, 2021**

For full eligibility and submission requirements please visit www.hicommfcu.com/scholarships

QUESTIONS: Please contact Hawaii Community Federal Credit Union with any questions.

Phone: **808-930-7700** E-Mail: scholarships@hicommfcu.com



CREDIT UNION

Student Choice

STUDENT CHOICE LENDING SOLUTIONS

Student loans designed with YOU in mind!

We offer an alternative student loan program, Credit Union Student Choice, that helps students fill the funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept up. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost loans to pay for higher education.

OUR STUDENT LOANS OFFER:

- Significantly lower rates
- Flexible repayment terms
- No origination fees
- An easy online and phone application!

Prior to Applying for a Credit Union Student Choice Loan, be sure to ...

- Fill out a Free Application for Federal Student Aid (FAFSA)
- Apply for scholarships - you never know how many you may be eligible for
- Take the maximum amount of Federal Stafford Loans
- Know which college you are going to attend

For more details, visit our educational loan webpage at

www.hicommfcu.com/studentchoice



Do you have a **COLLEGE PLAN?**

As a credit union member, you get free access to college planning and selection resources through Edmit.

Learn more about Edmit and what it can offer soon-to-be graduates at

www.edmit.me

MAHALO!

Mahalo to our Hawaii Island communities for helping us raise \$26,000

for HOPE Services Hawaii at our annual Market Day event!



Photo L to R: Ryan McGrady, HCFCU Vice President of Operations; Tricia Buskirk, HCFCU President and Chief Executive Officer; Brandee Menino, HOPE Services Hawaii Chief Executive Officer; Kristy Akao, HCFCU Marketing Coordinator; Jason Ayers, HCFCU Vice President of Lending.

This would not have been possible without the many vendors who participated in Market Day by donating a portion of their sales.

| | |
|-------------------------------------|-------------------------------|
| 4ever Ni'i Designs | Ohana Q BBQ |
| ByTadashi, LLC | Ono Kine Water LLC |
| Color Street by Natalie Demello | R&J's Succulents |
| Dena Rabara | Randy's Huli Chicken and Ribs |
| Hawaii Fresh Specialties | Royal Pools of Hawaii |
| Island Style Grindz | Shaka Braddah Kine Snacks |
| Leoni Jewels | Sweet Kamfection's |
| Lola_Goodies_808 | The Sweet Life |
| My Uncle Dons Nuts | Tiare Ipo Creations |
| Nathan Hendricks/Ali'i Builders LLC | Trini's Mix Plate & Catering |
| Nephi's Smoke house | Wahine Toa Designs |



**HAWAII
COMMUNITY
FEDERAL CREDIT UNION**

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or call 930-7700!



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Start today! Visit www.hicommfcu.com/TurboTax!



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TIM ASHCRAFT



TYSON KLASK



RYAN McGRADY

realmenwearpink

CONGRATULATIONS TO OUR HAWAII COMMUNITY FCU REAL MEN WEAR PINK WINNERS!

Our very own Honoka`a/Kohala Branch Manager Tim Ashcraft, Hilo Branch Manager Tyson Klask, and VP of Operations Ryan McGrady collectively raised \$11,283 to support the American Cancer Society's breast cancer initiatives. Tim, Tyson and Ryan, who each pledged to raise \$2,500 and wear pink every day throughout the month of October, led the pack of 26 Real Men Wear Pink candidates from the State of Hawaii by fundraising and sharing the message about American Cancer Society's Breast Cancer Initiatives. Additionally, our credit union's sponsorships and fundraisers allowed us to contribute an additional \$ 4,300 to this year's Relay For Life of the Big Island!

We're grateful for everyone who assisted Tim, Tyson and Ryan by donating to their cause, spreading their message or supporting them in their efforts. Please join us in celebrating and congratulating these men for stepping up and contributing their energy to the fight against breast cancer.



Celebrating the gift of 'Ohana



This season, we celebrate you—our neighbors. Thank you for letting us be a part of your 'ohana. If we can help you in any way, we are here for you, as always. This season members are eligible for **personal loan rates as low as 2.90% APR*** and can borrow up to **\$30,000**, it's another way we can support and serve our community.

*Personal loan rates
as low as 2.90%^{APR*}*



Visit us at
hicommfcu.com
or call **930-7700!**



**HAWAII
COMMUNITY
FEDERAL CREDIT UNION**

INSURED BY NCUA

*APR = Annual Percentage Rate. APR is for a 12-month term. Your APR will be based on your creditworthiness. Other rates and terms available, subject to credit approval. Offer good from 12-7-2020 to 1-31-2021. Payment example: For a \$1,000 personal loan with a term of 12 months at 4.75% APR, the monthly payment will be \$85.49 and total interest paid will be \$25.84. Not for business or real estate loans. Offer applies to new HCFCU loans only. Refinances of existing HCFCU personal loans or lines-of-credit do not qualify for the offer. Other restrictions apply. HCFCU membership is required.



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808-930-7700
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808-930-7700
800-514-2328
800-543-5073
(After hours)

EMAIL

info@hicommfcu.com

WEBSITE

www.hicommfcu.com



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New Year's Resolution to *Save!*

THE NEW YEAR IS TRADITIONALLY AN OPPORTUNITY TO TAKE A STEP BACK AND THINK OF WAYS WE CAN CHANGE OUR HABITS FOR THE BETTER ESPECIALLY WHEN IT COMES TO HOW WE SAVE OR SPEND OUR MONEY.

In 2019, personal finance website WalletHub reported that about 77 percent of Americans' set financial goals as their New Year's resolution, yet only 9 percent of us are successful in achieving their resolution.

We all can make room for improvement in our lives, so if you're still scratching your head on how to make a resolution that'll stick, here are a couple tips from the American Psychological Association on how to be a better you in 2021.

Start small - Change is hard, but you can make it easier on yourself by setting small attainable steps. If you want to build your savings, for example, start by depositing a small amount of your paycheck each pay day.

Don't take on too many resolutions - You might be tempted to use the new year to overhaul your whole life, but focusing your attention on areas that can have the most impact can maximize your chance of celebrating your improved well-being at the end of next year.



Holiday Schedule

All branches will be closed on the following dates:

Friday, January 1 | New Year's Day

Monday, January 18 | Dr. Martin Luther King, Jr. Day

Monday, February 15 | Presidents' Day

Monday, May 31 | Memorial Day