

Welcome to your

APRIL | 2021

# OWNERS COUNT

Newsletter

**2021**

SATURDAY MAY 8, 2021 | BUSINESS MEETING 10:00AM - 11:00AM

## ANNUAL MEMBERSHIP MEETING

Every year, we look forward to our annual Membership Meeting & Luncheon as an opportunity to celebrate the achievements and successes of our credit union's staff and membership.

We know it's also an occasion our loyal members like you also eagerly anticipate. This year's luncheon surely would have been no exception.

That is why we are heartbroken to have had to make the difficult decision to cancel the luncheon we had scheduled at the Westin Hapuna Beach Resort. We made this decision in the interest of the health and safety of our members and employees, and in accordance with guidance from federal and state health officials.

We're actively planning a virtual business meeting on May 8, 2021 at 10 am to meet our commitment to keeping you and your fellow members informed about our credit union while ensuring your safety and health. Members will be provided all the information normally received in-person at the meeting. To facilitate this approach, we plan to make the meeting accessible virtually and via teleconference.

Please contact **Jennifer Cox at 808-930-7603**  
or [jenniferco@hicommfcu.com](mailto:jenniferco@hicommfcu.com) if you are interested in attending.

Member  
APPRECIATION  
MAY 3 - 7, 2021  
Week

*Your support of Hawaii Community Federal Credit Union is pivotal to the continued success and ability to help families like yours on Hawaii Island. We are grateful for the trust and confidence you place in us every day.*

*We will be celebrating our appreciation for our members during the week leading up to the Membership Meeting on Saturday, May 8, 2021. Come visit our branches throughout the week starting Monday, May 3, 2021 for special member appreciation activities. More information will be available at our branches and on our website.*

*The relationships we have built these last 84 years are at the root of who we are and our commitment in the community. From all of us, mahalo for keeping those roots strong.*



BE A **CREDIT UNION SAVER** &  
YOUR SAVINGS WILL **NEVER GO EXTINCT™**



**YOU CAN EARN \$5**  
WHEN YOU REFER A  
NEW YOUTH MEMBER IN APRIL.\*

Ask about our fun activities and prizes for your keiki.\*

Every deposit into a youth account and new youth account opened is an automatic entry to win one of our grand prizes\*.

\*Referral cards can be picked up from any of our branches. Must use provided referral card. Must be an existing member to refer a new youth member. Referring member must have established membership prior to April 1, 2021. Referred youth must qualify for membership. A new youth member is considered anyone 18 years of age or younger who establishes new membership with Hawaii Community Federal Credit Union. Parents, legal guardians or an adult may be required to hold joint membership with the youth member. Reward of \$5 will be deposited into the appropriate accounts no later than May 31, 2021. Due to privacy policies we cannot release any referral information. Referral promotion only valid for youth accounts opened between April 1 and April 30, 2021. Prizes while supplies last. NO PURCHASE NECESSARY. Visit [www.hicommfcu.com](http://www.hicommfcu.com) for official contest rules and details on how to submit alternative entry into the contest. One entry, per member, per day from April 1-30, 2021. Must be 18 years of age or under and make a minimum deposit of \$5 to establish a Youth Share Account and provide full legal name, date of birth, social security number and other personal information. Radio Flyer, Little Tikes, Fujifilm and Bose are all registered trademarks and not participating in or sponsoring this promotion.

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## GRAND PRIZES\*

**0-3 yrs**

- Radio Flyer® 34" All-Terrain Steel & Wood Wagon

**4-6 yrs**

- Little Tikes® Cape Cottage Playhouse™

**7-12 yrs**

- Fujifilm Instax® SQ 6 Camera Bundle

**13-18 yrs**

- Bose® SoundLink Revolve Bluetooth® Speaker

Visit us online at [hicommfcu.com](http://hicommfcu.com)  
or call 930-7700!

**VISIT A BRANCH TODAY!**



## A New Way To Pay—

Right From Your HCFCU App

# Zelle®

Zelle will be available soon on the HCFCU mobile banking app.

Zelle will enable convenient person-to-person (P2P) payments usually in minutes, using only a recipient's email address or mobile number. Coming this summer!





# DOING MORE FOR

## Knowledge is Power



Hawaii Community Federal Credit Union can help you and your family earn more and save more.

We've joined forces with an organization called **KOFE**, which stands for Knowledge of Financial Education.

Together, we will show you how to manage your finances – with educational videos, step-by-step how-to-guides, high-tech interactive tools, and even fun games for the kids. And it's all free.

KOFE also offers free and unlimited financial coaching. You can call a certified credit counselor and receive personalized advice about...

### SPENDING & SAVING

How to improve your household budget and saving strategies

### CREDIT REPAIR

How to read and understand your credit report, correct mistakes, and raise your credit score

### DEBT MANAGEMENT

Cut your monthly payments and freeze late fees to get out of debt quicker

### HOUSING COUNSELING

Bring your mortgage up-to-date, prevent foreclosure and learn about first-time home buying

Start using  
**KOFE** today!



Visit [www.hicommfcu.kofetime.com](http://www.hicommfcu.kofetime.com)



## Helping Families Make Smarter College Choices

# With Edmit

Going to college is one of life's most significant opportunities. And it's expensive! As members of Hawaii Community Credit Union, you now have free access to Edmit's college planning tools so your family is set up for financial success.

Edmit's professional guidance gives you peace of mind that you're making the best decisions when it comes to paying for college. With personalized college reports and recommendations, you can find the best schools for your budget and understand the value of different colleges, including by specific majors.

WITH EDMIT, MEMBERS OF HAWAII COMMUNITY FEDERAL CREDIT UNION HAVE FREE ACCESS TO:

#### – PERSONALIZED ADVICE –

Decision support tools and a human touch to help navigate this major financial decision

#### – LEARNING CENTER –

Extensive guides, lists, and resources related to paying for college

#### – SOFTWARE –

Personalized aid and scholarship estimates, calculators, and college scholarship search

The average Edmit family saves over  
**\$5,000** in college costs!

To learn more or get started, visit [edmit.me/hicommfcu](http://edmit.me/hicommfcu)

# FOR OUR *Members!*

We're  
**Making Life  
a Little Easier**  
– CardSwap & BillerDirect –



## AS PART OF OUR COMMITMENT TO YOU, WE CONTINUE TO LOOK FOR WAYS TO MAKE LIFE A LITTLE EASIER FOR YOU TO MANAGE YOUR FINANCES.

Members who use our online banking platform can now experience more of these features such as CardSwap and BillerDirect. By using these features, you can save time and save money making life a little easier.

### Card2wap

With CardSwap, members can easily update the HCFCU debit or credit card(s) you use to pay approximately 60 of the most popular streaming services, subscriptions and eCommerce merchants.

If an HCFCU card is expiring that is used with one or multiple CardSwap merchants you have added, enter your new card information in CardSwap once and swap it out with the click of a button.

No more need to visit each individual website to update your card information.

CardSwap can be accessed online with eBranch or from your Mobile Banking App. Simply go to the 'Transfer & Pay' section of the main menu and select 'CardSwap'.

Get started today with saving time updating your payments.

### BillerDirect

Want to centralize your bills while paying with the click of a button?

BillerDirect is a new feature of our eBranch and Mobile Banking App that allows you to manage your bills in one place.

Instead of going to multiple websites to pay your bills, BillerDirect allows you to pay most bills from your eBranch or Mobile Banking App, in real-time, using your HCFCU debit and/or credit card(s).

You will also be able to check your balances and due dates, and schedule payments all in one location. No more late payments or forgotten bills saving you time and money.

To start paying your bills easier, go to your online banking in the 'Transfer & Pay' section of the main menu and select 'BillerDirect'.



# Happy Retirement Priscilla

**After 15 years of providing support and guidance to the Hawaii Community Federal Credit Union members and staff, Priscilla Yokota of our ACH department has retired.**

*Priscilla started at our credit union as a Loan Processor at our Kailua branch, eventually moving into the ACH Department and becoming the ACH Coordinator. We are thankful for her dedication and commitment to her colleagues and our membership.*

**We wish her the best as she enters the next chapter of her life.**

*Please join us in congratulating Priscilla in her retirement and thanking her for her contributions to the heart of our credit union.*



• **Because Life Should Be Rewarding** •

We are excited to announce that we are providing our members with a new, best-in-class loyalty experience. Starting March 31, 2021, our new cardholder loyalty program will offer you industry-leading benefits and perks, with the flexibility to use your rewards in a way that matters most to you.

**For every qualifying purchase, you will earn valuable points.**

You can redeem your points for gift cards, top name-brand items, unbelievable vacation getaways, valuable services, and once-in-a-lifetime experiences.

**Your new loyalty program will offer a wide variety of reward options including:**

- Instant discounts on fuel at participating locations
- Pay for qualifying online purchases
- Redeem points for TSA Pre-Check
- Order gift cards from your favorite retailers
- Donate your points to one of more than 1.2 million non-profit organizations
- Cash back
- **And so much more!**

**SCORECARD®**

...BECAUSE LIFE SHOULD BE REWARDING!

Access the new loyalty program by visiting  
**[www.scorecardrewards.com](http://www.scorecardrewards.com)**



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(After hours)

**EMAIL**

info@hicommfcu.com

**WEBSITE**

www.hicommfcu.com



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# Kailua Branch to Undergo Facelift

## CHANGES ARE COMING TO OUR KAILUA BRANCH WITH RENOVATIONS STARTING THIS SUMMER.

This is an exciting time for Hawaii Community Federal Credit Union as we work to enhance member experiences and improve services in Kailua.

The Branch will remain open during the renovation process, which will be done in phases to minimize any disruption.

We thank you all – our Kailua Branch staff and members – for your patience and understanding as construction occurs.

## Holiday Schedule All branches will be closed on the following dates:

**Monday, May 31** | Memorial Day    **Monday, July 5** | Independence Day    **Friday, August 20\*** | Annual Staff Training Day

\*Hilo branch will be open until 5 PM and all other branches will be open until 6 PM on the Thursday prior to any holiday closing occurring on a Friday.  
For a full list of our holiday schedule, please visit [hicommfcu.com](http://hicommfcu.com)