

Welcome to your

OWNERS COUNT

Newsletter

JANUARY | 2019

Welcome to 2019!

What a year 2018 has been! Your Credit Union's performance was exceptional and we look forward to more exciting things to come in 2019. 2018 also brought us the devastating effects from the Kilauea eruption, Hurricane Lane and Hurricane Olivia. Working together with many caring hearts, it was a rewarding experience seeing how our social responsibility efforts made a difference for our members and island community.



Tricia Buskirk
President/CEO

The opening of your new Hilo Branch is almost here! We have amazing Hilo Branch employees that have been in training throughout 2018, preparing to serve East Hawaii with the genuine warmth and aloha members have come to expect from Hawaii Community Federal Credit Union. The branch has gone through a transformation with convenience in mind for our members, such as the ease of member access to their safe deposit boxes with biometric scans and a secure vestibule area providing 24/7 access to a next generation Automated Teller Machine and night depository service. For members on the go, the drive through service is being designed to provide efficiencies to meet our busy members' needs. You can follow the progress of our Hilo Branch on our website at www.hicommfcu.com/hilo.

2018 was our first year with Hope Services Hawaii for our triennial social responsibility partnership. With the generous support from our members, businesses, employees and community, we raised over \$24,000 through our Market Day event held at all branch locations during International Credit Union Day. The three year partnership will provide more than just funding through generous contributions each year, it also helps to bring awareness to Hope Services Hawaii and how their organization helps those in need

in our community. For more information on Hope Services Hawaii, please visit www.hopeserviceshawaii.org.

The employees of the Credit Union participated in the Relay for life of Kona, the Relay for Life of Hilo as well as the virtual event for the Relay for Life of Waimea. Fundraising for these events totaled almost \$16,000 benefiting American Cancer Society. Hawaii Community Federal Credit Union also awarded a total of \$21,000 in college scholarships to nine deserving Hawaii Island recipients and over \$17,000 was raised from employee donations to benefit Hawaii Island organizations through Hawaii Island United Way.

Hawaii Community Federal Credit Union hosted the first Get Real Financial Reality Fair at Kealahou High School to help prepare seniors for the real world when it comes to managing your finances and also introduced Financial Cents, a new free online resource center on our website (www.hicommfcu.com/financialcents) filled with interactive modules to help you create a better financial foundation.

We are committed to the success and growth of our Credit Union, our members, employees and our island communities. Mahalo for your trust and support over the years and for many more years to come!

Save the Date! 82nd Annual Membership Luncheon

Join us on Saturday, May 18th, 2019 for the 82nd Annual Membership Luncheon. It is sure to be filled with fun, food and ohana. Stay tuned for more details. **Tickets go on sale: Monday, March 4th, 2019.**

THE WESTIN
HAPUNA BEACH
RESORT

DATE: Saturday, May 18th, 2019

Location: The Westin Hapuna Beach Resort 62-100 Kaunaoa Drive Kohala Coast, HI 96743

2019 BOARD NOMINATIONS

The Board Nominations and Elections Committee would like to announce that 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 2019**. 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 (400) 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 **March 4, 2019**. The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on **April 3, 2019**.

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 **March 4, 2019**.



Dwight Manago
Chairman of the Board



Daryl Kurozawa
Vice Chairman



Lloyd Tanaka
Treasurer



Chrystal Yamasaki
Secretary



Peggy Ciriako
Director



David De Luz, Jr.
Director



Thomas Griffiths
Director



Carol Ikeda
Director



Russell Komo
Director

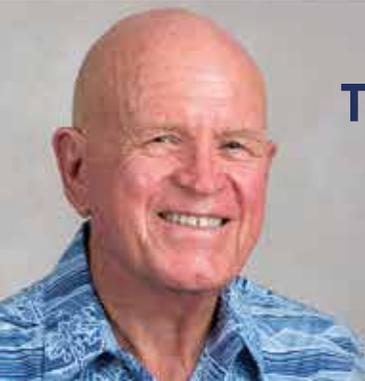


Welcome Sharon! We'd like to welcome Sharon Kamahele-Toriano to the HCFCU ohana.

We are pleased to announce Sharon as our new Human Resources Manager. She will be responsible for the Human Resources and Training Departments, and will oversee our performance management, employee relations and service excellence.

Sharon received a Bachelor of Business Administration from the University of Hawaii at Manoa. Most recently she worked for Hawaii County as a deputy, and then as Human Resources Director. Prior to that she worked for 18 years at Hawaii Health Systems Corporation where she held such positions as West Hawaii Human Resources Director, Regional Corporate Compliance Officer, and Corporate Personnel Program Officer.

Sharon is involved extensively in the community. She's been on the board of directors for Children Justice Center and Hawaii Island United Way. She also participates in a range of fundraisers for non-profit organizations including Charity Walk, March of Dimes and Relay for Life.



Tony Keeling | Mahalo for your years of dedication.

After three years of serving the members of Hawaii Community Federal Credit Union, Tony Keeling has retired from our Supervisory Committee where he recently served as Vice Chair.

Tony's dedication was an invaluable asset to the Credit Union and he will be missed by staff and members. We wish him all the best.

In Our Community

Market Day

Through the heart-felt efforts of our staff and the generosity of our members and local small businesses, more than \$24,000 was raised and donated to Hope Services Hawaii, our new Triennial Social Responsibility Partner, during our annual Market Day events.

Hawaii Community Federal Credit Union employees collectively nominate and vote on a "Triennial Social Responsibility Partner" to which they focus their Market Day fundraising for three years, making a true difference for the organization. With their enthusiastic dedication to that one organization during that time, the organization experiences additional supportive hearts and hands, which in turn helps make a true impact for many on Hawaii Island. What a wonderful first year of partnering with Hope Services Hawaii.



Hawaii Island United Way

Through the support of donations and pledges from staff across all five branches, we are pleased to announce that we raised \$17,520 during our Hawaii Island United Way (HIUW) annual employee campaign. All monies were donated to HIUW to support its mission "to united people, organizations, and resources to build a healthier community."

The Hawaii Island United Way invests in 54 health and human service programs that reach over 75% of Hawaii Island families and individuals each year. All funded programs fall within the parameters of its Community Care Impact Initiatives, which include, Education (encouraging and nurturing positive values to develop skills in children, youth and adults), Income (empowering families and individuals to become financially stable; increasing self-sufficiency and independence) and Health (providing for basic needs and a safety net of services that promote prevention and encourage healing and recovery).

Kona Coffee Cultural Festival Ho'olaule'a

As a Credit Union founded by 10 Kona coffee farmers in 1936, we have been longtime supporters of the Kona Coffee Cultural Festival to honor the heritage of our Kona coffee roots. We are honored to be the official sponsor of the Kona Coffee Cultural Festival Ho'olaule'a. The event was held on Saturday, November 17th at the Makaeo Pavilion in Kailua Kona. The day featured 100% Kona Coffee, locally made arts and crafts, an ono food court, and an entertainment line-up that drew a record number of attendees!



2019 College Scholarships

Scholarships are now available!

Hawaii Community Federal Credit Union is proud to offer eight \$2,500 scholarships. For 33 years we have awarded these scholarships to well deserving students who are ready to go out into the world and continue their education. Our online application streamlines the process and allows the applicants to save their work and complete it when they are ready.

\$20,000 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
- Frank Ishii Scholarship
- John Y Iwane Scholarship¹
- Katsumasa Tomita Scholarship
- Michael Asam Scholarship²
- Mitsugi Inaba Scholarship
- Peter Hirata Scholarship
- Yasunori Deguchi Scholarship³

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

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

³ Recipient must be a post-graduate on Hawaii Island. Currently attending college or going back to college.

Important Dates / Online application available: **December 1, 2018**

/ Application deadline: **Friday, March 1, 2019**

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

FREE COMMUNITY SEMINAR

The more you know, the more financially sound you are.

Our free community seminars are available for all to attend.

Seminars are held at the John Y. Iwane Credit Union Center, Kaloko Facility Training Room, 73-5611 Iolowalu Street, Kailua Kona, HI, unless otherwise stated.

Realizing the Dream of Homeownership

SATURDAY - January 26, 2019

9:30 AM - 11:30 AM

For reservations visit us online at hicommfcu.com/communityseminars.

Seating is limited - reserve your seat today!



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



Mahalo to our Hawaii Island communities for helping us raise

\$24,281

for HOPE Services Hawaii at our annual Market Day event!

Photo L to R: Angel Hernandez, Housing-Based Case Manager, Hope Services; Cristina Pineda, Housing Team Leader, Hope Services; Brandee Merino, CEO, Hope Services; Tricia Buskirk, President/CEO HCFCU; Nellie Medeiros, Corporate Development & Marketing Manager HCFCU; Ipo Morgan, West Hawaii Director, Hope Services; Kristy Akao, Marketing Coordinator HCFCU.

Mahalo to our many contributors.

ADMINISTRATION

Access, Agnes Barrozo, Arii Hawaii, Ashley Gomes, Clarence A. Medeiros, Jr., Color Street Michele Sullivan, Conrad Gomes, Doterra Michelle Bousquet, Franklin & Paula Boteilho, George Yasuda, Island Style Grindz 808, Kolo Creations, My Thirty One Bags & More Marites Fudala, Nanea Golf Club, Perfectly Posh/Ono Sweets, Pine Tree Café, Shaklee Products, Marie-Anne Rouse, Starbucks, Sweet D's Candies, Sally Richards,

HONOKAA BRANCH

Bully Gabriel, Convenience Plus, LLC., Cupcake Creations by Misae De Mello, Grandma's Kitchen, Hawaii Beef Producers, LLC., Inside Out Lock & Key, Makua Coffee Company, Malama Market, Niquitta Kilmer, Cleaning Service, PJ Suds Laundromat, Ray & Carole Reynon, StickerNut, Tex Drive-In.

KAILUA BRANCH

A.Y Enterprises Corp., Calvin & Patty Okahara, Cheryl & Dwight Manago, Hualalai Four Season Golf, Kalei Uina-Pulelehua Bliss, Ono Kine Water Scentsy Fawna Niimi, Shimaichi, Steve Fassbender, Sweet Kamfections.

KALOKO BRANCH

Crafts By Ty, Kaleilaniakealii Hula Studio, Silver925, Soul Sisters, Suisan, The Trove.

KEALAKEKUA BRANCH

Ariel Jimenez, Audrey Balucan, Big Rob's Bakery & Café, Brittany Santiago, Caffé Florian, Captain Cook Ace Hardware, DaKine Coffee, Dar McDermott, Dean & Anna Schamber, Dena Rabara, Dwight Manago, H. Kimura, Inc., Karen Morimoto, KC Washerette, Keej Café at Hokuano, Keoki's ONO Fish n Chips, Kona Chips, Kona Country Club, Lehu'u la Farms, LLC., Mae Zane, Manago Hotel Restaurant, Nurdle in the Rough, Olani Colburn, Patel's Auto Service, Pats Avocados, PC 911, Peaberry & Galette, Randy's Huli Chicken, Sandy's Drive Inn, StickerNut, Teshima's Restaurant, Ueshima Coffee Company.

KOHALA BRANCH

Ackerman Gallery, Aikane Nursery, Analisa Marcom, Andrea Hori, Arakaki Store, As Hawi Turns, ATV Outfitters, Aunty Ilima Moiha, Bamboo Restaurant, Brandy Hori, Cathy Furukado, Chaba Chalker, Claire Trester, Crystal Williams, Dairy Queen, Parker Ranch Center, David & Joan Young, Debbie Choo, Edwina Yamura, Elements Jewelry & Fine Crafts, Ellen Kato, Flumin' Kohala, Gail Ching-Lee, Garden of Eaton, Genevieve Nicolas & Family, Guardian Fire, Helen Sing, Holy Bakery, Ippy's Hawaiian BBO, Janice Ellison, Jessica & Renee Bautista, Joseph Jimenez, K. Takata Store, Ka La Corporation, Kamehameha Pharmacy, Kapaau Veterinary Center, Kathie Babben, Kayla Yamura, Kaylyn Yamura, Kittendaugh Creamery, LLC., Kohala Coffee Mill, Kohala L&L, Kristen Sur, Kristy Kranz, Ku'u Home Ranch, Lani Owen, Leeann Ashimine, Lisa Carvalho, Love of Life Farm, Mauna Kea Beach Hotel, Maureen Badua, Mila Polevia, Minnies, Nakahara Stores, LTD., Nicole Fuertes, Nohea Lee, Pacifica Shell & Jewelry, Rebecca Bartholomy, Rita Kauina, Ron Hester, Serena Seidel, Shanda Yamamoto, Shiro Takata, Sid Nakamoto, Sycó Surf, Teresa Marquez, Tim Ashcraft, Tracie Ho'opai, Tropics Ale House Waikoloa, Vea's Polynesian Crafts, Virgie Kokal, Waiaha River Coffee Company.

SPECIAL THANKS TO...

We could not support our communities without the unwavering hard work & amazing dedication of our staff. Mahalo to our staff for helping Hawaii Community Federal Credit Union support our island.

Mahalo to our HCFCU staff who chaired the event at all locations: Mikela Mitchell, Rosette Freitas, Liah Pacatang, Lisa Carvalho, Nohea Lee, Virgie Kokal, Roberta Komine, Charlene Pinho, Davelynn Esperanza, Erica Calilung, Amanda Gonzalez, Flora Gomes, Robyn Naihe, Sue Miskowic & Trisha Cerney.

**CAL-KONA
PRODUCE**

Cal-Kona Produce has been a Market Day event sponsor for many years, donating a majority of the fruits & vegetables supplied to our branches. Without the continued support & partnership of Cal-Kona Produce, as well as all our contributors, our Annual Market Day event would not be what it is.



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This year, get your biggest possible tax refund and the chance to win \$25,000¹

And, as a credit union member you can save up to \$15 on TurboTax this tax season.

- **Get a chance to win \$25K.**
Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.¹
- **TurboTax has you covered.**
TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
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To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!

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SAVINGS TRANSFER LIMITS UNDER REGULATION D

We'd like to take a moment to inform you about Regulation D (Reserve Requirements of Depository Institutions, 12 C.F.R. 204) that limits the number of preauthorized withdrawals and transfers financial institutions can allow on savings accounts.

Under Regulation D a savings account is limited to no more than six (6) preauthorized withdrawals and transfers during any calendar month. Regulation D only affects savings accounts. Checking accounts offer unlimited transactions.

The chart (right) shows which transactions are limited by Regulation D and which ones are not limited.

All savings accounts are affected by Reg. D. This includes our: Regular Share Account (RSA), Youth Share Account (YSA), Student Credit Union (SCU), Money Manager Account (MMA), Premium Saver Account (PSA), Club Savings Account (CSA) & Sub-Savings Account (SSA). The 6 transfer limit starts new at the beginning of each month.

Once the 6 transfer limit is reached, you may continue to conduct transfers by using the following methods: in person, by mail or by ATM.

REGULATED SAVINGS Transfers and Preauthorized Withdrawals (Limited to 6 per month in any combination)	NON-REGULATED SAVINGS Transfers and Preauthorized Withdrawals (Unlimited)
Overdraft protection transfers	In person or by messenger
Pre-authorized or automatic transfers, withdrawals or payments	By Mail
Online (eBranch) transfers / Mobile App transfers (except for HCFCU Loan Payments)	By ATM
Call 24 automated phone system transfers (except for HCFCU loan payments)	Via phone contact with HCFCU representative (check withdrawals only)
Phone transfers with HCFCU representative (except for HCFCU loan payments)	Transfers to pay HCFCU loan

If you have any questions please contact our Call Center Representatives at (808) 930-7700, toll free (800) 514-2328 or info@hicommmfcu.com. You can also visit any of our convenient branch locations for assistance.

Financial Reality Fair

The first Financial Reality Fair held at Kealakehe High School on October 25th was the first for any high school in West Hawaii. The fair was a hands-on way for students, like the seniors who attended the event, to learn about managing their own finances once they graduate from high school.



Each student was given a fictitious life based on a career of their choosing. Then they were tasked with completing a monthly budget incorporating their income and living expenses. Volunteers for the event were stationed at different tables representing different living expenses associated with real life. The students visited each table and had to make financial decisions like what kind of car to buy, should they rent an apartment or buy a house, and what kind of cell phone plan they should get.



This was a great way for our graduating seniors to learn about managing their finances responsibly.

Insurance Protection FOR WHAT'S IMPORTANT

Different life stages mean different responsibilities. As those commitments build, grow and change, make sure to evaluate the insurance coverage you need to protect them. Insurance can be complex, but you don't have to be an expert. That's why **TruStage**® is here to help you with sound information and the tools you need to make the right decisions.

TRUSTED BY YOUR CREDIT UNION.

The **TruStage**® partnership with credit unions like Hawaii Community Federal Credit Union goes back more than 80 years. In that time, **TruStage**® has built a reputation on exceptional value, superior service and a commitment to serve the member-focused mission of credit unions everywhere.

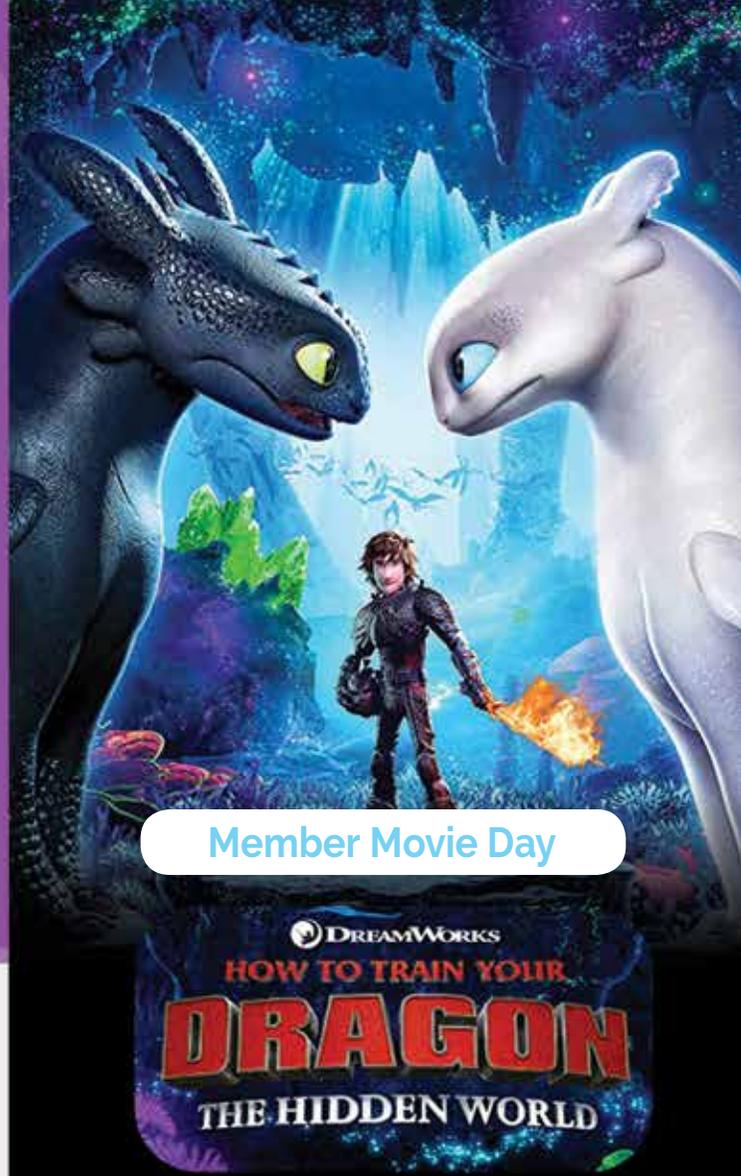
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Member Movie Day

Join us for a private member-screening

WHEN

Saturday, February 23, 2019

WHERE

Regal Keauhou Stadium 7

MOVIE TIME

movie starts at **10:00 AM**
doors open at **9:00 AM**

Reservations begin **January 25, 2019**

Reserve yours online at
www.hicommfcu.com/membermovieday

Must be a member to reserve seats.

Adults:	Members	\$ 5
	Non Members	\$ 8

Children (3-11):	Members	\$ 3
	Non Members	\$ 3

REGAL Children under 3 years old are **FREE**.



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Don't Get Tangled in Holiday Debt



Get a personal loan with a

FIXED RATE as low as **3.25% APR*** 12 Month Term

Borrow up to \$30,000! Other rates and terms available.

Hurry! Offer ends January 31, 2019 Apply online at hicommfcu.com

*APR = Annual Percentage Rate. Offer good from December 10, 2018 - January 31, 2019. APR is for a 12-month term. Your APR will be based on your creditworthiness. Other rates and terms available, subject to credit approval. The monthly payment for a loan of \$1,000 with a 3.25% APR and a 12-month term will be \$84.81 and total interest paid will be \$17.63. 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. Must qualify for membership with HCFCU and establish membership prior to receiving loan.

Insured by NCUA

Holiday Schedule

All branches will be closed on the following dates:

Tuesday, January 1 | New Year's Day

Monday, January 21 | Dr. Martin Luther King, Jr. Day

Monday, February 18 | Presidents' Day

Monday, May 27 | Memorial Day