

Welcome to your

JANUARY | 2020

# OWNERS COUNT

Newsletter



## Happy 50<sup>th</sup> Anniversary Wynona!



*Wynona Palmer has been an employee of Hawaii Community Federal Credit Union (HCFCU) for 50 years!*

In 1969, Wynona worked at the front desk of the original King Kamehameha Hotel. When she started having children, she needed a job that could let her be home with her family at a decent hour. So she applied to be a teller at HCFCU, and to her surprise, got the job at Kealahou.

Later, she moved on to become the bookkeeper for the credit union. During that time, the Kohala branch was being opened and Wynona went there to train the staff and get them on board. She stayed in Kohala for three months with family there to get this done.

While she enjoyed being a bookkeeper, she missed the interaction with members. So when the Kailua branch opened, she applied for the senior teller position. Later, she was promoted to operations officer. Her focus has always been on member service. When she saw long lines, she would take her cash box and open a window on the teller line.

Wynona missed being at the Kealahou branch where she had started her career at HCFCU, so she transferred back to Kealahou branch as a teller. When the Kaloko branch opened, she applied to be a Visa clerk and has been there ever since.

Out of all the positions she held, her favorite position was being a teller because of the interaction with members. Back in the day, there was no technology, so there was a lot more face to face interaction. She was always happiest when she was helping to spread the aloha spirit to our members.

Wynona remembers everything being done by hand in the beginning of her career. Payroll was done by hand, all receipts were done by hand, and even when the farmers came into the credit union, they would write down the crop on a 5x7 card to record the information.

One of her favorite memories is of her manager motivating her to move forward in her career. Her other cherished memories are when the credit union played baseball and tennis against the bank and going camping in Miloli'i.

Wynona has learned a lot here and doesn't think she would go anywhere else, even if she were younger. HCFCU has helped her understand how the world is moving forward. She is glad to come to work every day because just seeing our members makes her day. She especially enjoys when the older ones ask her "Are you still here?" She can even recall back to when some of the younger members were born. She will retire when her body and mind tell her to, but for now, she is happy to be here with her second family at HCFCU!

## Save the Date! 83<sup>rd</sup> Annual Membership Luncheon

Join us on Saturday, May 9<sup>th</sup>, 2020 for the 83<sup>rd</sup> Annual Membership Luncheon. It is sure to be filled with fun, food and ohana. Stay tuned for more details. **Tickets go on sale: Monday, February 24<sup>th</sup>, 2020**

**THE WESTIN**  
HAPUNA BEACH  
RESORT

**DATE:** Saturday, May 9<sup>th</sup>, 2020

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

2020

# Board Nominations

The Board Nominations and Elections Committee would like to announce that Hawaii Community Federal Credit Union will be accepting nominations to fill three positions on our Board. Each position carries a three-year term that will begin in May 2020. 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 twenty (420) 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 24, 2020**.

The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on **March 25, 2020**.

Packets may be requested or picked up at Hawaii Community Federal Credit Union's Administrative Office in Kaloa during normal business hours, Monday – Friday from 8 am to 5 pm starting on **February 24, 2020**.



**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*

## • Downtown Hilo Christmas Light Parade •



Hawaii Community FCU staff lit up Hilo Town during the 34th annual Downtown Hilo Christmas Light Parade on Nov. 30. Accompanied by a bright chuck wagon float, more than 40 members of the Hawaii Community FCU ohana came together to celebrate the start of the holiday season with cheer. A special mahalo goes to Christy Burcena and Wesson Tuares of Kona Trans as well as truck driver Andrew for their generous support and help making Hawaii Community FCU's participation possible.

From all of us here at Hawaii Community FCU, we wish all of our members and their families a happy and bright holiday season and a joyous new year!

# In Our Community

## Market Day

Through the heart-felt efforts and generosity of our staff, our members and local businesses, more than \$32,000 was raised and donated to Hope Services Hawaii during our annual Market Day events. This is the second of three years HCFCU has committed to partnering with and supporting Hope Services Hawaii. With the three-year commitment, we hope to bring more awareness to the organization and to the work they do for our community. Hope Services Hawaii is a housing-focused service provider for families experiencing homelessness on Hawaii Island. Last year they served 252 families of which 58% were children and 533 individuals of which 19% were kupuna 62 years or older. Thank you to everyone who contributed to Market Day inspiring hope and changing lives for our Hawaii Island community.



## Children's Miracle Network Hospitals

Through the support of donations and pledges from our staff across all six locations, we are pleased to announce that over \$19,300 was raised during our employee giving campaign to Children's Miracle Network Hospitals, which benefits Kapi'olani Medical Center for Women & Children. Kapi'olani Medical Center for Women & Children is the only tertiary pediatric and perinatal facility in the state and provides Hawaii Island children like Jayven Alvarez-Hopkins (pictured here) with emergency and ongoing treatment. Jayven was flown to the hospital by emergency medevac when he was 9 years old. He was diagnosed with Guillain-Barre syndrome and remained in the hospital for several months before he was fully recovered and could return home to his family and friends.

## 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 9th at the Makaeo Pavilion in Kailua Kona. The day featured 100% Kona Coffee, locally made arts and crafts, an ono food court and an incredible entertainment line-up!



# 2020 College Scholarships

## Scholarships are now available!

Hawaii Community Federal Credit Union is proud to offer eight \$3,000 scholarships.

For 34 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.

**Important Dates** / Online application available: **December 1, 2019**  
/ Application deadline: **Sunday, March 1, 2020**

**Questions:** Please contact Hawaii Community Federal Credit Union with any questions. Phone: **808-930-7700** E-Mail: **scholarships@hicommmfcu.com**

## \$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
- Frank Ishii Scholarship
- John Y Iwane Scholarship<sup>1</sup>
- Katsumasa Tomita Scholarship
- Michael Asam Scholarship<sup>2</sup>
- Mitsugi Inaba Scholarship
- Peter Hirata Scholarship
- Yasunori Deguchi Scholarship<sup>3</sup>

<sup>1</sup> Recipient must be planning to study in an agriculture-related field.

<sup>2</sup> Recipient must be an active Student Credit Union personnel or volunteer.

<sup>3</sup> Recipient must be a post-graduate of a Hawaii Island high school.

For full eligibility and submission requirements please visit  
[www.hicommmfcu.com/scholarships](http://www.hicommmfcu.com/scholarships)



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.hicommmfcu.com/studentchoice](http://www.hicommmfcu.com/studentchoice)

## SPARK



## CONGRATULATIONS

to our first-ever SPARK Awardee, Ku'uleiaupuni Kahananui, presented with \$250. She is a kindergarten teacher at Ke Kula 'o 'Ehunuikaimalino. Kumu Ku'uleiaupuni was nominated for her dedication to her students and parents and for inspiring them to learn and connect with the Hawaiian language and culture. We are so thrilled to be able to present such a deserving educator with this award.

Learn how you can nominate an educator who sparks a love of learning at:  
[www.hicommmfcu.com/spark](http://www.hicommmfcu.com/spark)



**Mahalo to our Hawaii Island communities for helping us raise**

**\$32,282**

**for HOPE Services Hawaii at our annual Market Day event!**

Photo L to R: Mel Ventura, HCFCU executive vice president of member services; Kristy Akao, HCFCU marketing coordinator; Tricia Buskirk, HCFCU president and chief executive officer; Brandee Menino, HOPE Services Hawaii chief executive officer; Dean Uemura, HCFCU executive vice president of support services.

*Mahalo*

*to our many contributors.*

#### **Administration**

Coca Cola Bottling Hawaii • Homemade Macarons by @aunteh.lala79 • Jewelry by Hoku • Kai Life • Living Hula • Local Kine Hawaii • Luk-E-Munchies • Pilikana Boutique • Wahine Toa Designs

#### **Loan Center**

Agnes Barrozo • Arie Hawaii • DoTERRA - Michelle Bousquet • Franklin & Paula Boteilho • G's Que food truck • George Yasuda • Manny Sadumiano • Ono Sweets • Pine Tree Café - Elaine & Lionel Tatsutani • Shaklee Product • Marie-Anne Rouse • Toribelle Cosmetics

#### **Kaloko Branch**

Fired Up Pottery • Kamaha'o Treasures • Made in the Shade • Ohana Q BBQ • Ono Kine Grindz • Shaka Braddah Kine Snacks

#### **Kailua Branch**

Amanda & Gerry Gabaon - Shimaichi's • Fawna Niimi - Scentsy • Kalei Uina - Pulelehua Bliss • Karin Haleamau • Kristen Kam - Sweet Kamfections • Kurtis Tauchert - Ono Kine Water • Lillian Felte • Mark Costa - Royal Pools of Hawaii, Inc. • Patricia & Solomon Haleamau • Petey Douglas • Radine Cooperson

#### **Kealahou Branch**

Ace Hardware-Captain Cook • Aloha Massage Academy • Aunt Sandy's Potted plants • Big Island Bees • Bradda Pops • Bridget's Lula Roe & Koa • Brittney's Tupperware • Caffe Florian • Stickernut • Da Kine Coffee Café • Dels Chex Crack • Grandma Oli • H. Kimura Inc. • Head to Sole massage by Erin • Jameson Powers • Junjira Fresh Thai • Ke'ei Café at Hokukano • Keoki's Ono Fish & Chips • Kiana's Creations • Kona Chips • Kona Country Club • Kona Gold Trading Co. • Kona Grill House fka Sun Dried Specialties • Kona Rose Coffee • Larry Doyle & Diane Kobayashi-Doyle • Lauhala by Ariel • Lehu'ula Farms • Living Hula • Mae Zane • Mamalahoa Hot Tubs & Massage • Manago Hotel & Restaurant • Napa Auto Parts-Captain Cook • Peaberry & Galette • Pearl's Up Country Feeds • Pulelehua Bliss by Kaleinani • Randy's Huli Chicken & Ribs • Revital You Coffee by Olani • Royal Kona Resort • Sandy's Drive In • Shell Yeah by Jordan • Teshima Restaurant • The Korner Pocket Sports Bar & Grill • Michael Fuhrer Custom Koa Wood Work

#### **Kohala Branch**

Ackerman Gallery • Amar Ohana • Arakaki Store • As Hawi Turns • Attitudes Hair Design • ATV Outfitters • Bamboo Restaurant • Brandi Hori • Carlton and Danita Torres • Charlotte Metzler • Christine Hustace • David and Carol Fuertes • Double Joy Designs • Edwina Yamura • Elsworth Emeliano • Emily Dewitt • Figueroa Ohana • Flumin Kohala • Francis Roxburgh • Gypsy Dancer Beads • HI SYnergy • Holy's Bakery • Janice Ellison • Jennie Payne • Jonathan and Patricia Benjamin • Ka La Corporation • Kapaa Veterinary Center • Kapua Gulch Farms • Karen Goard • Kathie Babben Skin Care Studio • Kohala Coffee Mill • Kohala Kentia • Lani Owen • Lyanne and Antone Moiha • Mary Beth Bartlett • Maydean Bowman • Mike Regan • Nakahara Store • No Ka Oi Treasures • Ocean Sports • Paradise Postal Service • Patrick & Rita Kauina • Polly Fernandez • Pomaika'i Café • Richard Hori • Sunshine Hardware • Syco Surf • Takata Store • Teresa Marquez • Tony Ayoso • Trish Sportell • Trisha Coito

#### **Hilo Branch**

Crafts by Tadashi LLC • Garden Exchange • Machado Estate Farms 100% Kona Coffee • RL Tropicals Fruit Farms • Umeke's Express

#### **Honokaa Branch**

Carole and Ray Reynon • Claire S Fujishige • Gramma's Kitchen • Hands Of Tibet • Honokaa Filipino Store • Honokaa Malama Market • Jan-Marie Realina • Juan Farm • Mayk C Dela Cruz • Robin Hall • My Uncle Don's Nuts • Tex Drive In • Stickernut • Misae DeMello Color Street • Michael Fuhrer Custom Koa Wood Work

#### *Special Thanks To*



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

Mahalo to our HCFCU staff who chaired the event at all locations: Rosette Freitas, Taradeen Perreira-Regohos, Brittany Loyola, Kyrie Kaupe De-Leon, Kaylyn Yamura, Shanda Yamamoto, Charlene Pinho, Menard Galam, Erica Callung, Kalea Pasco, Lilly Dorr, Tysha McDonald, Flora Gomes, Sue Miskowic, Edwina Pauole, Cecilia Calpito, Lisa Rivera & Syleesia Jose.



Love My Credit Union® rewards

# SAVE ON



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## & GET A CHANCE TO WIN \$25K!

**Treat Yourself to Your Maximum Refund and a Chance to Win \$25,000!**

Treat yourself to a stress-free tax season! Hawaii Community Federal Credit Union has teamed with TurboTax to **save you up to \$15** on TurboTax and a **chance to win \$25,000!**

- **Right for your unique tax situation.** Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.
- **File with confidence.** TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. With TurboTax, you'll get your **biggest possible refund.**
- **Help if you need it.** It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.
- **\$25,000 Sweepstakes.** Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.<sup>1</sup>

Visit [turbotax.intuit.com/lp/yoy/guarantees.jsp](http://turbotax.intuit.com/lp/yoy/guarantees.jsp) for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**<sup>1</sup>TurboTax \$25,000 Sweepstakes.**

NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

**START TURBOTAX TODAY FOR FREE AND BE ENTERED TO WIN!**

## 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<br>Transfers and Preauthorized Withdrawals<br>(Limited to 6 per month in any combination) | NON-REGULATED SAVINGS<br>Transfers and Preauthorized Withdrawals<br>(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  |
| Phone transfers with HCFCU representative (except for HCFCU loan payments)                                  | Via phone contact with HCFCU representative (check withdrawals only)            |
|   | 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](mailto:info@hicommmfcu.com). You can also visit any of our convenient branch locations for assistance.

# New Year's RESOLUTION TO \$AVE!

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.

Last year, 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 2020.

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.



## FINANCIAL CENTS

Learn how to manage and grow your money with Financial Cents.  
[www.hicommfcu.com/financialcents](http://www.hicommfcu.com/financialcents)

Financial Cents is a FREE digital financial education program designed to help you better manage your money. Get started today and take the first step in preparing for your financial future. Mobile and tablet enabled so you can learn anytime, anywhere.

LEARN MORE ABOUT: AUTO LOANS, BUDGETING, BUILDING EMERGENCY SAVINGS, CHECKING ACCOUNTS, CREDIT CARDS, CREDIT SCORES & REPORTS, HOMEOWNERSHIP, IDENTITY PROTECTION, INVESTMENTS, RETIREMENT PLANNING

## FREE Community Seminars

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 Olowalu Street, Kailua Kona, HI, unless otherwise stated.

Saturday – January 25, 2020

Realizing the Dream of  
Homeownership

9:30 AM - 11:30 AM

Saturday – February 8, 2020

Estate Planning 101

9:30 AM - 11:30 AM

Saturday – March 7, 2020

Proactive Planning  
for Incapacity

9:30 AM - 11:30 AM

For reservations call 930-7700 or visit us online at [www.hicommfcu.com/communityseminars](http://www.hicommfcu.com/communityseminars) Seating is limited, reserve yours today!



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**FIXED RATE** as low as

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12-MONTH  
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**Borrow up to \$20,000!**  
Other rates and terms available.

**Hurry!** Offer ends January 31, 2020

Visit us online at **hicommmfcu.com**  
or call us at **930-7700** for more information

\*APR = Annual Percentage Rate. Offer good from November 20, 2019 – January 31, 2020. 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 2.90% APR and a 12-month term will be \$84.66 and total interest paid will be \$15.82. 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:

**Wednesday, January 1** | New Year's Day

**Monday, January 20** | Dr. Martin Luther King, Jr. Day

**Monday, February 17** | Presidents' Day

**Monday, May 25** | Memorial Day