

Welcome to your

# OWNERS COUNT

APRIL | 2020

Newsletter

## Aloha

**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,**

*which we made 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 9 at 10 am to meet our commitment to keeping you and your fellow members informed about our credit union while ensuring the safety and health of our members,**

*and members will be provided all the information you would normally receive in-person at the meeting. To facilitate this approach, we plan to make the meeting accessible via teleconference. Please contact Jennifer Cox at 808-930-7603 or [jenniferc@hicommfcu.com](mailto:jenniferc@hicommfcu.com) if you're interested in attending. You can also find the most up-to-date information about how your credit union is responding to COVID-19 at [www.hicommfcu.com/coronavirus-information](http://www.hicommfcu.com/coronavirus-information).*

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

*The relationships we've built these last 83 years are at the roots of who we are and our purpose in the community. From all of us, mahalo for keeping those roots strong.*



— President/CEO Hawaii Community Federal Credit Union | **Tricia Buskirk**

A PUBLICATION FOR THE MEMBERS OF HAWAII COMMUNITY FEDERAL CREDIT UNION

## HOLIDAY SCHEDULE ALL BRANCHES WILL BE CLOSED ON THE FOLLOWING DATES:

• Monday, May 25 | Memorial Day • Friday, July 3 & Saturday July 4 | Independence Day • Friday, August 16\* | Annual Staff Training Day

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

# AT HOME OR ON THE GO, WE ARE ALWAYS WITHIN REACH!



TO MINIMIZE HEALTH AND SAFETY RISKS, WE HAVE MADE CHANGES TO OUR BRANCH OPERATIONS.

*These changes will allow us to proactively encourage social distancing and help maintain appropriate staffing to continue providing important financial services to our members.*

## • CHANGES TO BRANCH OPERATIONS •

In-branch services will be made **BY APPOINTMENT ONLY** at all locations during our normal business hours Monday – Friday. Opening new accounts and applying for loans can easily be done online at [www.hicommfcu.com](http://www.hicommfcu.com)

Kupuna Hour will be reserved exclusively for **SENIORS AND THOSE MOST AT RISK** during the following hours.

KALOKO BRANCH	HILO   HONOKAA   KAILUA   KEALAKEKUA   KOHALA BRANCHES
<b>MONDAY - FRIDAY</b> 10:00AM - 11:00AM	<b>MONDAY - FRIDAY</b> 8:30AM - 10:00AM

**DRIVE-UP SERVICE** is open to all members at the following locations and hours:

BRANCH	KUPUNA HOURS
<b>KALOKO BRANCH</b>	<b>MONDAY - FRIDAY</b> 8:00AM - 6:00PM
<b>KAILUA BRANCH</b>	<b>MONDAY - THURSDAY</b> 7:30AM - 5:00PM <b>FRIDAY</b> 7:30AM - 6PM
<b>HILO BRANCH</b>	<b>MONDAY - THURSDAY</b> 8:30AM - 4:30PM <b>FRIDAY</b> 8:30AM - 5PM

In-Branch services will be **TEMPORARILY UNAVAILABLE ON SATURDAYS** until further notice.

**OUR CALL CENTER IS EXPERIENCING VERY HIGH CALL VOLUMES** and we thank you for your patience during these very unprecedented times as we try to accommodate all our members. Our phone system provides a prompt that allows you to remain in the queue and have our call center representative return your call when you are next up to be serviced, allowing you the freedom to go about your busy day until a representative is free to provide you the attention needed.

You may also **REQUEST AN APPOINTMENT** at <https://www.hicommfcu.com/About/Get-in-Touch/Contact-Us>  
Your preferred branch of choice will respond to you directly to set up your appointment.

Please also consider using our ATMs, Night Depositories, Online & Mobile banking for your financial needs.

As a reminder, we are not able to schedule appointments for any individual that is ill and/or subject to quarantine due to any reason.

*Information related to credit union operations is current as of early April and may change in response to new federal and state guidelines. Please check [www.hicommfcu.com](http://www.hicommfcu.com) for the latest updates.*

COMING LATER THIS YEAR!

# FOCUS ON SAVING WITH 20 20 VISION

**YOUTH  
MONTH**  
at  
Hawaii Community  
Federal Credit  
Union

# SPARK AWARDS

This quarter, we presented two local teachers with SPARK Awards, an initiative from Hawaii Community Federal Credit Union to recognize educators in our community who SPARK a love of learning in their students. Honorees receive a \$250 cash award and are nominated by students, fellow staff members and community members who have been personally impacted by the work of these teachers.



**Jessica Lee Loy** | Holualoa Elementary School



**Courtney D'Agostino** | Holualoa Elementary School

Know a teacher who you believe deserves to be recognized for their work? Nominate them today at [www.hicommfcu.com/spark!](http://www.hicommfcu.com/spark!)

# DON'T BE A VICTIM

*Unfortunately, the COVID-19 pandemic means scammers are looking for opportunities to take advantage of people's confusion and uncertainty. While many of us look for a way to help those affected by the health crisis and resulting economic fallout, it's important to be sure any donations you make are going where you intend. Keep these tips in mind to reduce your risk of being scammed.*

- **VERIFY THE TRUSTWORTHINESS** of soliciting relief organizations by visiting [Give.org](http://Give.org) to access free reports that specify if the charity meets the 20 Better Business Bureau Standards for Charity Accountability.
- **SEE IF THE CHARITY HAS EXISTING CONNECTIONS** to be able to deliver aid to impacted areas. Without well-established connections, it may be difficult to provide assistance quickly and effectively.
- **SOME CHARITIES MAY BE RAISING MONEY TO PASS ALONG** to other relief organizations. If so, you may want to consider giving directly to charities that have a presence in the region or an established connection.
- **SEE IF THE CHARITY'S APPEAL** clearly describes the intended use of funds. Watch out for vague solicitations that promise assistance but don't explain how it will be carried out.
- **UNDERSTAND CROWDFUNDING.** If you decide to contribute, it is safest to give to people you personally know. Be particularly cautious of hazy requests that are not clear about the nature of support that will be provided. Also, review the sites instructions to find out about any fees, how quickly funds will be disbursed and other matters of importance.



*At the end of last year, we said "aloha" to Mr. Yasunori Deguchi, who passed away in December. Mr. Deguchi was Hawaii Community Federal Credit Union's first full-time employee and a treasured member of our credit union 'ohana. Mr. Deguchi was a decorated veteran of World War II, who served in the revered 442nd Regimental Combat Team.*

REMEMBERING

# Mr. Deguchi

*He was hired at the credit union in 1946 and rose to the position of vice president before he retired in 1985. Our staff who worked with Mr. Deguchi recalled his dedication to the credit union's work and mission, his close attention to the credit union's operations and his compassion for employees.*

*Today, Mr. Deguchi's memory and legacy continues through a Hawaii Community FCU scholarship named in his honor. As Mr. Deguchi offered to those he hired at the credit union, the scholarship offers opportunity to those seeking to improve themselves, contribute to their island community and make it a better place. He will be greatly missed by all of us at Hawaii Community Federal Credit Union.*



*Aloha Mr. D*





# - MAHALO -

## VOLUNTEERS!

WE'RE GRATEFUL FOR ALL OF OUR VOLUNTEERS WHO HELPED MAKE OUR FINANCIAL REALITY FAIR AT HONOKAA HIGH SCHOOL A SUCCESS FOR OUR STUDENTS.



OUR REALITY FAIRS GIVE HIGH SCHOOL STUDENTS THE OPPORTUNITY TO LEARN FINANCIAL SKILLS IN A "REAL-WORLD" SCENARIO BY CHALLENGING THEM TO BALANCE THEIR LIVING EXPENSES ON A BUDGET.



OUR VOLUNTEERS, INCLUDING STAFF AND MEMBERS OF THE COMMUNITY, ARE A CRITICAL PART OF ALLOWING US TO BRING THIS PROGRAM TO OUR LOCAL HIGH SCHOOLS!



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# WE'RE HERE FOR

# you!

UNCERTAIN TIMES ARE WHEN NEIGHBORS  
COUNT ON EACH OTHER THE MOST.

*As our island grapples with the impacts of the ongoing pandemic in our community, Hawaii Community Federal Credit Union is ready to help our members take care of what really matters: the well-being of their families.*

*If you've been affected by layoffs, furloughs or other financial hardship, Hawaii Community Federal Credit Union is here to help you.*

*If you need any assistance with a loan or account, give us a call at*

**930-7700!**

*WE'RE DEDICATED TO HELPING YOU MANAGE  
YOUR FINANCES DURING THIS TIME.*

