



Welcome to your

OWNERS COUNT

Newsletter

It's Almost Here....

We're making it easier than ever to bank online from any device, and we can't wait for you to see it.

- **A fresh, updated look**
- **The ability to put all your bills in one place**
- **Online individual stop payments.**

We hope you're as excited as we are, and our goal is to make the switch as smooth as possible. Don't forget to update your contact information, and feel free to call us if you have any questions or concerns.



Local Service. Global Reach. International Credit Union Day

On October 17, we will be celebrating, along with more than 56,000 credit unions around the world, International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Hawaii Community Federal Credit Union celebrates ICU Day because we believe the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people.

Stop by and celebrate a worldwide movement that's made helping people its #1 priority for more than 160 years.

Market Day

Join us as we celebrate International Credit Union Day at the Kailua Kona, Kaloko, and Kealahou branches on October 17 and at the Hilo, Honokaa and Kohala branches on October 18 for our popular Market Day to raise funds to benefit HOPE Services Hawaii.

You'll find great bargains on fresh produce, baked goods, plants, arts, crafts, silent auction items, and much, much more.

To find out more information about HOPE Services, please visit hopeserviceshawaii.org.



Free Member SHRED DAY

Date: Thursday, October 17, 2019

Time: 10 AM – 3 PM

Location: Kaloko Facility

Bring in your sensitive paper documents to safely dispose of them. We've partnered with Access to provide this free service to our members. All documents will be put into a secured, locked container and then taken to Access' secure facility for shredding. No CDs, DVDs, acrylic pockets, binders, etc.

You Make Us #1!

Mahalo to all our members and our community for voting us as the top credit union in West Hawaii! This is our sixteenth time receiving this recognition and each time it gets better and better. Thank you also for voting us a finalist among the top Hawaii Island credit unions in East Hawaii. Hawaii Community Federal Credit Union is thankful for having you as a member and being a part of our 'ohana.



OUR COMMUNITY,

Our 'Ohana

Relay For Life

This year we helped fight back against cancer at the Relay for Life of Hilo and the Relay for Life of Kona. We raised over \$19,000 to help fund cancer research. Mahalo to our members and our communities for their support. Fight back against a disease that has affected so many lives, support those who are currently battling and honor those whom we have lost.



Kako'o I Na Keiki

Supporting our keiki is a priority which is why we partner with "Kako'o I Na Keiki" every year to collect much-needed school supplies. This year, the school supplies collected were donated to the keiki at HOPE Services Hawaii. In addition to the collected school supplies, HOPE Services Hawaii received 16 computers donated by Hawaii Community Federal Credit Union. Mahalo to all who donated!



SPARK PROGRAM

The best teachers don't just teach; they spark in our children a love of learning that can last a whole lifetime. Here at Hawaii Community Federal Credit Union, we recognize the value teachers can bring to their classroom, which is why we created our Spark program. Every month during the 2019-20 school year, we'll award two classroom teachers with a \$250 cash award. These awards will go directly to teachers who are nominated by their students, fellow staff members and community members who have benefited from the efforts of our dedicated educators.

The official 2019-20 nomination form is available on our website at www.hicommfcu.com/spark. In selecting our winners, we're looking for 500 words from you to describe how the teacher has sparked learning in their students and their school community along with some specific examples of their good work. We accept nominations from students under the age of 18, but their entry must include the name and contact information for a parent or legal guardian.

2019 College Scholarship

Celebrating *34 years* of providing scholarships to Hawaii Island!

Hawaii Community Federal Credit Union is proud to offer eight \$2,500 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.

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

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

Important Dates

Online application available: December 1, 2019. Application deadline: March 1, 2020

Questions

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

\$20,000

in Scholarships

Scholarships Available for Graduating Hawaii Island Seniors

Albert Akana Scholarship
Frank Ishii Scholarship
John Y. Iwane Scholarship*
Katsumasa Tomita Scholarship
Michael Asam Scholarship**
Mitsugi Inaba Scholarship
Peter Hirata Scholarship

*the recipient must be planning to study in an agriculture-related field

**the recipient must be SCU personnel or volunteers

Scholarships Available for Hawaii Island Post-Graduates

Yasunori Deguchi Scholarship

PREPARE YOUR *Finances* FOR HURRICANE SEASON

Preparing for hurricane season takes more than stocking up on extra batteries. It also means being prepared financially and ensuring important documents are kept organized and away from where they could be lost or damaged. Getting your financial records and documents in order now can save you time and stress following a hurricane or other emergency.

The Federal Emergency Management Agency recommends creating a budget for expenses related to disasters, such as insurance deductibles, costs related to evacuations and essentials like gas, food, shelter and emergency medical help. It's also a good idea to consider an emergency savings account to be ready when an emergency arises.

FEMA offers an Emergency Financial First Aid Kit on its website to help you keep track of important documents, records and contact information you may need in the aftermath of a disaster, such as a hurricane. In addition to household identification, contacts and medical information, the kit also includes a checklist to help you keep track of financial and legal documentation.

The Federal Trade Commission suggests taking an inventory of your possessions with video or photos, which could help you if you need to file an insurance claim. As with other important records, the FTC recommends keeping one hard copy of the inventory in a fire-proof,

lockable file box in your home and a second copy held either in a safe deposit box or saved on a device such as a USB flash drive or external hard drive kept at a safe location away from home.

Hawaii Community Federal Credit Union offers safe deposit boxes at most branches. Call 930-7700 or visit your local branch for availability and additional information.

Other documents to consider storing in a safe deposit box include property leases, deeds and titles for your home and any vehicles; financial agreements, appraisals of expensive jewelry and heirlooms as well as certificates for any stocks, bonds or other investments you may have.

The key to your safe deposit box should be kept in a fire-proof, lockable file box along with a small amount of cash in case ATMs and financial institutions are closed. The FTC recommends keeping the file box on a shelf in a secure and accessible place where it can be easily grabbed in the event of an emergency.

Hurricane season in the central Pacific starts June 1 and runs through November 30.



STAY ALERT TO AVOID SCAMS



With technology evolving at a pace quicker than ever, it's still important for us to be vigilant and aware of potential frauds or scams that can cost us time or money. It's extremely important to be careful when opening emails, attachments or clicking on any links from institutions. Never give your personal information through email links or by responding to an unsolicited request. And remember, Hawaii Community Federal Credit Union will never ask you for your personal information via email or over the phone. Contact the credit union immediately if someone claiming to be a Hawaii Community FCU employee contacts you over the phone or by email asking you for your personal information.

You should also regularly ensure your firewall, anti-virus and spyware detection software are up to date and run virus scans to catch and clean up any viruses or Trojans that are detected. Change your passwords periodically as well, and contact the credit union right away if you believe your information has been compromised.

Hawaii Community Federal Credit Union offers a free online resource center, Financial Cents, on our website, where you can learn about identity protection and other important financial literacy topics through interactive modules designed to help set you up on a sturdy financial foundation. Get started today at www.hicommfcu.com/financialcents!



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Kona Coffee Cultural Festival Ho'olaule'a



Proud of our heritage of being founded by coffee farmers, we are also the proud sponsors of the ho'olaue'a event at this year's Kona Coffee Cultural Festival that promotes and perpetuates the culture, heritage, artistry and Kona's rich coffee history. The ho'olaue'a will feature Kona coffee, food booths, arts and craft vendors, cultural demonstrations, historical displays, lei contest entries, day-long entertainment and so much more!



Makaeo Events Pavilion | Saturday, November 9 | 9 AM – 4 PM

Holiday Schedule

Offices closed on the following dates:

Ironman Triathlon | Saturday, October 12
*Kailua Kona Branch only

Columbus Day | Monday, October 14

Veterans' Day | Monday, November 11

Thanksgiving Day | Thursday, November 28

Christmas Day | Wednesday, December 25
*Branches close at 12 Noon on Christmas Eve – Tues. 12/24

New Year's Day | Wednesday, January 1, 2020
*Branches close at 12 Noon at New Year's Eve – Tues. 12/31

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, November 16, 2019

Medicare 101
9:30 AM - 11:30 AM

Saturday, January 25, 2020

Realizing the Dream of Homeownership
9:30 AM - 11:30 AM

For reservations call 930-7700 or visit us online at www.hicommmfcu.com/communityseminars Seating is limited, reserve yours today!