

At Hawaii Community Federal Credit Union ...

Owners Count.

JAN 2024 HCFCU NEWSLETTER

MEMBER APPRECIATION WEEK!

SAVE THE DATES:
May 6 - May 10



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Kaloko is a go!
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Ready for Take off?
We're optimizing our systems for you
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Liquid Courage
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The Kaloko Branch is Open for Business



**Rooted
in Trust,
Committed
to You.**

Photos: (Top left) Kiana Anakalea, Sapphire Rosa, Ellienne Alonzo huddle for a quick meeting before the branch opens. (Above) New branch manager Craig Bisgard is ready to assist you with all your banking needs.

Join a team that cares about you— *in and out of the office.*

At HCFCU, “community” is in our name, and it’s in our DNA. We recognize the value of our employees both as part of our ohana, and as members of the community we serve.



“It’s important that I work for a company that recognizes my efforts. I’m not just a number here—

I’m a person, making a difference in my community. And with a flexible schedule and amazing benefits, I don’t have to be worried when life happens.”

— Connor Moss
Senior Teller, Kaloko Branch
& avid fisherman

Member of the HCFCU ohana since 2022

\$2,000

Sign-on Bonus

BENEFITS INCLUDE:

- ✓ Medical / Dental / Drug & Vision Plans
- ✓ Paid Holidays, including Birthdays & Employment Anniversary
- ✓ Merit Increases
- ✓ Semi-Annual Bonus Incentives
- ✓ 401K Retirement Plan with Employer Match
- ✓ Wellness Program Reimbursement

Scan the QR code to view listing of available positions and start your application today!



 **Hawaii Community**
FEDERAL CREDIT UNION

► hicommfcu.com/careers | (808) 930-7700

Hawaii Community Federal Credit Union is an Equal Opportunity Employer and a drug-free work place.

Federally insured by NCUA.

Hawaii Community FCU is Insured by NCUA.



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A MESSAGE FROM OUR CEO



Hauoli makahiki hou!

As we embrace the new year, I'm thrilled to offer you a glimpse into the exciting developments unfolding at Hawaii Community Federal Credit Union in 2024...

Kaloko Branch Reopens

With heartfelt mahalo, I extend my gratitude for your patience and understanding during the Kaloko Branch closure.



Aloha from the Kaloko branch! Joy Artillero, Kiana Anakalea, Craig Bisgard, Kaliko Parker-Koanui, Sapphire Rosa, and Ellienne Alonzo.

► **We are excited to share** that the Kaloko Branch is now open. As we continue to staff up Kaloko, our nimble, growing team will do their very best to take care of your banking needs with the convenience, security, and warmth you’ve come to know.

At Hawaii Community FCU, our members in-branch experience is of paramount importance. In the coming year, we'll continue to add quality employees to our team to ensure we'll be able to provide the level of service our community deserves. ■

Sincerely,

Tricia Buskirk. President & CEO,
Hawaii Community Federal Credit Union



Meet Opti the Owl,
our official mascot of the upgrade

Optimizing for Our Ohana: *Embracing Innovation*

This year marks an exciting new chapter for HCFCU as we embark on a system-wide tech boost tailored for you, our valued members.

► **In our commitment to enhance your banking experience**, our system will be going through a comprehensive tech and security upgrade this spring. This enhancement represents a leap forward for HCFCU, ensuring that your financial assets, information, and interactions with us remain seamless and secure. Stay tuned as we unveil the new features and benefits designed to improve your banking experience! ■

Embracing Change: A Week of Member Appreciation

SAVE THE DATES: *May 6 - May 10*



This change allows us to celebrate not just in one location but across our community...



Exciting news is brewing at Hawaii Community Federal Credit Union as we redefine the tradition of our annual membership luncheon. This year, we're delighted to introduce a refreshing and inclusive approach to show our gratitude to every valued member of our ohana.

► **In place of the traditional program and luncheon** get ready for a week-long celebration—our Member Appreciation Event! Spread across all our branches, this new format promises to be more inclusive and accommodating. We're thrilled to offer a more accessible experience, ensuring that more members can join in the festivities and feel appreciated.

The week-long celebration will be brimming with giveaways, refreshments, entertainment, and door prizes—all thoughtfully curated to honor and mahalo each one of you. It's our way of bringing the spirit of appreciation closer to you, right in your local branch.

This change allows us to celebrate not just in one location but across our community, fostering a deeper connection with our members. We're excited about this transformation and look forward to sharing this joyous week of gratitude with you.

Save the date and stay tuned for more details as we prepare to make this Member Appreciation Event an unforgettable experience for every member of the Hawaii Community FCU family. ■

Kailua-Kona Welcomes New Branch Manager

We're pleased to announce the appointment of **Manuel 'Manny' Ramirez** as its newest Branch Manager. Ramirez, a seasoned professional with a master's in business administration from California State University at Monterey Bay and a valid license with the Nationwide Mortgage Licensing System, steps into the role of Branch Manager at HCFCU's Kailua-Kona branch.



Manuel Ramirez

► **With over two decades of experience in lending** and mortgage services, Ramirez's most recent tenure as a Mortgage Underwriter at North Bay Credit Union in Santa Rosa, CA, highlights his expertise in credit union operations. His work experience in financial services is extensive, as he's held several titles over the previous decade, including Associate Vice President of Lending, Consumer Lending Manager, Vice President of Lending & Loss Mitigation, and Indirect Lending Manager.

"The appointment of Manny Ramirez marks an exciting chapter for HCFCU", said Tricia Buskirk, CEO and President. "Manny's extensive experience in credit union services and operations will be an invaluable asset to our credit union. We look forward to Manny leading our Kailua-Kona branch ohana toward continued success and deeper connections within the community."

Beyond his professional endeavors, Ramirez is a proud father of two children who enjoys golfing and playing video games. He finds joy in giving back through community service, having served as a business office assistant for SonRise New Life Church and is a child sponsor for Compassion International. ■

EVP of IS: HCFCU's New Leader in Tech is Up for the Task

HCFCU would like to welcome **Romeo 'Romy' Coronel** as its new Executive Vice President of Information Systems. With over 35 years of IS leadership experience, Coronel joins HCFCU to drive technological advancements and innovation.



Romeo Coronel

► **Prior to this role, Coronel led high-performing teams**, most recently as Network Operations Manager for SCE Federal Credit Union in Irwindale, CA. His commitment to 'think big' in managing strategic projects will be invaluable in guiding HCFCU toward its digital goals.

Tricia Buskirk, CEO and President of HCFCU, expressed excitement about Coronel's appointment. "We're thrilled to welcome Romy to HCFCU. His expertise in information systems and strategic vision will propel our technological evolution forward and enhance our ability to meet the ever-changing needs of our members."

Coronel, an alumnus of the University of the Philippines with a BS in industrial engineering, holds certifications in Methods Time Measurement (MTM); Incident Command System (ICS); IT Infrastructure Library (ITIL) Foundation; Project Management Professional (PMP); and is a Six Sigma Black Belt Professional.

Beyond his professional commitments, Coronel actively contributes to community initiatives, including the Project Management Institute, Sword of the Spirit, and City on the Hill. As a father of five, he enjoys drawing, watching movies, hiking, and traveling in his free time.

HCFCU eagerly anticipates the impact of Coronel's leadership in enhancing the technological capabilities of the credit union and improving the digital experience for its members. ■

Holiday Schedule

HCFCU will be closed on the following days;

Monday, January 15	Martin Luther King, Jr. Day
Monday, February 19	Presidents' Day
Monday, May 27	Memorial Day
Wednes., June 19	Juneteenth National Independence Day



All aBoard! Board Member Nominations

HCFCU will be accepting nominations to fill three positions on our Board. Each position carries a three-year term and will begin in May 2024.

► **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 & Elections Committee (NEC)
73-5611 Olowalu St.
Kailua Kona, HI 96740

Petitions must be signed by a minimum of 470 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 26, 2024.

The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on March 27, 2024.

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 February 26, 2024. ■



2024 College Scholarships Are Now Available!

*Celebrating 38 years of providing
scholarships to Hawaii Island!*

► **HCFCU is proud to offer ten \$3,000 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 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.

Scholarships available for graduating Hawaii Island Seniors:

- Albert Akana Scholarship
- Frank Ishii Scholarship
- Ichiro Shikada Scholarship
- John Y. Iwane Scholarship¹
- Katsumasa Tomita Scholarship
- Michael Asam Scholarship²
- Mitsugi Inaba Scholarship
- Peter Hirata Scholarship

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

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

Scholarships available for Hawaii Island Post-Graduates

- Edwin Ueda Scholarship³
- Yasunori Deguchi Scholarship³

³ Recipient must be a post-graduate from an island of Hawaii high school, currently attending college or going back to college.

Important Dates

Online application available: December 1, 2023

Application deadline: March 4, 2024

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

Questions:

Please contact HCFCU with any questions.

Phone: 808-930-7700

E-Mail: scholarships@hicommfcu.com



Liquid Courage

Kurtis Tauchert, Owner of *Ono Kine Water*, runs his business with a simple and pure mission: to provide island communities with high-quality water and exceptional customer service at the lowest possible price.

► **Growing up in Ventura, California,** Kurtis's upbringing was shaped by the care of his single mother, a nurse who dedicated over twenty years of service to a local hospital. As Kurtis embarked on his professional career he followed in his mother's footsteps, working at the same hospital for nearly a decade before transitioning into video production.

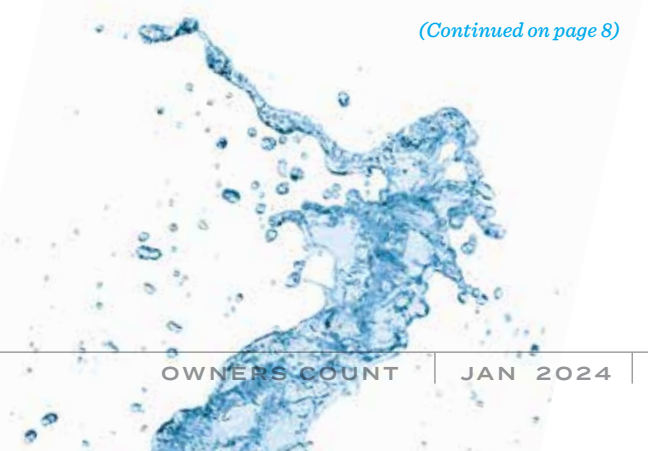
Kurtis, a 31-year cancer survivor, enjoys giving back to the community through HCFCU fundraisers and is a steadfast supporter of our work with American Cancer Society and three Hawaii Island Hospices.

Connor Moss, Senior Teller
with Kurtis Tauchert, Owner
of Ono Kine Water.

As his interest and experience in video production continued to grow, so did his professional journey. Kurtis worked as a teacher's assistant, then a video production instructor, and eventually took on producing and directing several TV shows. His career reached new heights when he established his own video production company and was contracted by the US Navy to document homeland security exercises. This endeavor led him to travel across the country and eventually brought him to Hawai'i, where he first fell in love with the islands. As fate would have it, the economic downturn in 2012 provided an opportunity for Kurtis, wife Shannon, their sons Michael and Koen, and Shannon's grandmother to relocate to Kona that summer.

While managing his production company remotely, Kurtis juggled three part-time jobs, one of which was with a water vending company. In 2017, the owner of that company sold the business to Kurtis and Shannon, who quickly rebranded into the company we know today as Ono Kine Water. Over the next two years, they replaced and refurbished every water kiosk machine, and today, proudly provide high-quality purified water to 23 locations on Hawaii Island and

(Continued on page 8)



MEMBER SPOTLIGHT

(Continued from 7)

three locations on Oahu.

Kurtis, a 31-year cancer survivor, enjoys giving back to the community through HCFCU fundraisers and is a steadfast supporter of our work with Hawaii Island hospices, as Shannon's grandmother received hospice care for two years here. Looking ahead, Kurtis and Shannon plan to establish their own local charity aimed at addressing the unique needs of our community.

Q&A

Q: What are the most important personal satisfactions connected with your business?

I derive immense pleasure from working outdoors and interacting with individuals. Our primary objective upon relocating here

was to offer a valuable service to the community, and we have always strived to achieve that.

Q: What advice would you offer to others looking to become more active or engaged in their community?

Look for local organizations, non-profits, or community groups that are working towards the causes you care about. Research their missions, activities, and events to find out how you can get involved. Volunteering is a great way to contribute to your community and make a positive impact. Find volunteer opportunities that match your skills and interests. Whether it's helping at a local shelter, tutoring students, or organizing community clean-ups, your time and effort can make a difference.

Q: What motivated you and Shannon to start your own local charity, and what specific community needs do you aim to address with this initiative?

In our hometown, we actively participated in diverse organizations, delighting in sharing our innovative ideas with them. However, since settling in Kona, we have discovered numerous areas where we aspire to make a difference. Our focus lies on three crucial areas: nurturing youth sports, supporting animal rescue efforts, and aiding the homeless community.

Q: Can you share a memorable experience or success story related to your involvement with Hawaii Community FCU?

When my son met his future wife, he made the decision to relocate to the mainland and join the Navy. During their time in California, they were blessed with the arrival of a beautiful baby. Despite my son's absence for a year, the compassionate staff members went above and beyond by presenting him with a heartfelt gift for the newborn.

Q: If there is one word you could use to describe your experience with Hawaii Community FCU, what would it be and why?

Kindness. The staff's kindness has touched me on numerous occasions, from the thoughtful baby gift they presented to my grandson, to their genuine concern and support during my recent open-heart surgery. Their compassion and care have made a lasting impact on my life. ■

IN OUR COMMUNITY



Downtown Hilo Christmas Light Parade

Hawaii Community FCU staff lit up Hilo Town during the Downtown Hilo Christmas Light Parade on November 25, 2023. The float featured lighted polar bears, reindeer, and an igloo, perfect for this year's theme, "Lighting the Christmas Spirit." The float was named the favorite large float of the night!

► **More than 75 members**, which consisted of Hawaii Community staff along with their families and friends, came together to celebrate the start of the holiday season with cheer. From all of us here at Hawaii Community FCU, we'd like to wish all of you a happy and bright holiday season and a joyous New Year! ■

Photo courtesy of Hawaii Tribune-Herald, Kelsey Walling, Photojournalist.

HCFCU Men Wear Pink!



Our very own Vice President of Lending – Jason Ayers, Information Systems Coordinator – Shannon Hamilton, Honokaa/Kohala Branch Manager – Tim Ashcraft, Hilo Branch Manager – Tyson Klask, Facilities Manager – David Huerta, and Student Teller – Marquis Fonoimoana collectively raised \$12,991 to support the American Cancer Society's breast cancer initiatives. Our six staff members each pledged to raise \$2,500 and wear pink every day throughout the month of October.

► **We're grateful for everyone who supported our staff** members in their efforts by donating to their cause and spreading their message. Please join us in celebrating and congratulating these men for stepping up and contributing their energy to the fight against breast cancer.



Tim Ashcraft
Kohala/Honokaa
Branch Manager



Jason Ayers
Vice President,
Lending



Marquis Fonoimoana
Konawaena Student
Credit Union Teller



Shannon Hamilton
IS Coordinator



David Huerta
Facilities Manager



Tyson Klask
Hilo Branch Manager



IN OUR COMMUNITY



Happy Retirement Claire!

At the beginning of September, our Share Draft Officer, Claire Hayama, retired.

► **She has been an important part of** Hawaii Community Federal Credit Union and all it stands for. Claire has dedicated 39 years to our credit union, its staff, members, and the community. We are honored that Claire chose to give so much to Hawaii Community Federal Credit Union. With love and gratitude, Claire states, "Life is precious! Remember to celebrate, laugh, spread kindness, and find joy in what you do!" Please join us in wishing Claire the best in her new chapter of life and thanking her for her contributions to our credit union. ■

Market Day

Thanks to the generosity of our staff, members, and local businesses, this year's Market Day activities at Hawaii Community Federal Credit Union branches raised \$21,000 for our Hawaii Island Hospices: Hawaii Care Choices, Hospice of Kona, and North Hawaii Hospice.



► **We're grateful to be able to partner with** our three hospices who do so much good for our communities. This is the third of our three-year commitment supporting our Hawaii Island Hospices, and we're happy to have had the opportunity to work so closely in supporting them and their efforts. Thank you to everyone — shoppers and vendors — who made this year's Market Day a success.

Your contributions show just how committed our community is to helping one another. We are very thankful to have you among our ohana. ■

Kona Coffee Cultural Festival



► **As a Credit Union founded by 10 Kona coffee farmers in 1936,** we have been longtime supporters of the Kona Coffee Cultural Festival to pay tribute to the heritage of our Kona coffee roots. We are honored to be the official sponsor of the Kona Coffee Cultural Festival Hoolaulea. The event was held on Saturday, November 11th 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! ■

Children's Miracle Network Hospitals

Through the support of donations and pledges from our staff across all six of our branches, we are pleased to announce that our credit union raised more than \$15,000 for the Children's Miracle Network Hospitals benefiting Kapiolani Medical Center for Women & Children. This number includes donations and pledges from our annual employee giving program and Miracle Jeans Day.

► **Kapiolani Medical Center for Women & Children** is recognized as Hawaii's leader in the care of women, infants, and children and is the only maternity, newborn, and pediatric specialty hospital in the state. They are also the only facility in the state to provide services dedicated to breast health and gynecological cancer centers. They provide numerous community programs and services such as Child Advocacy and Protection Center and the Sex Abuse Treatment Center. Mahalo to all of our staff members who helped demonstrate our organization's commitment to our communities and its families! ■



"Our goal is to ensure kupuna have a sense of belonging and security in their new home." —Tricia Buskirk

HOPE Services Kupuna Affordable Housing Project

Hawaii Community FCU Furnishes Home for Kupuna, Wins HOPE Services Home Design Contest.

► **HCFCU continues its commitment to supporting kupuna** by furnishing a comfortable living space at the Sacred Heart Affordable Housing Project in Pahoa.

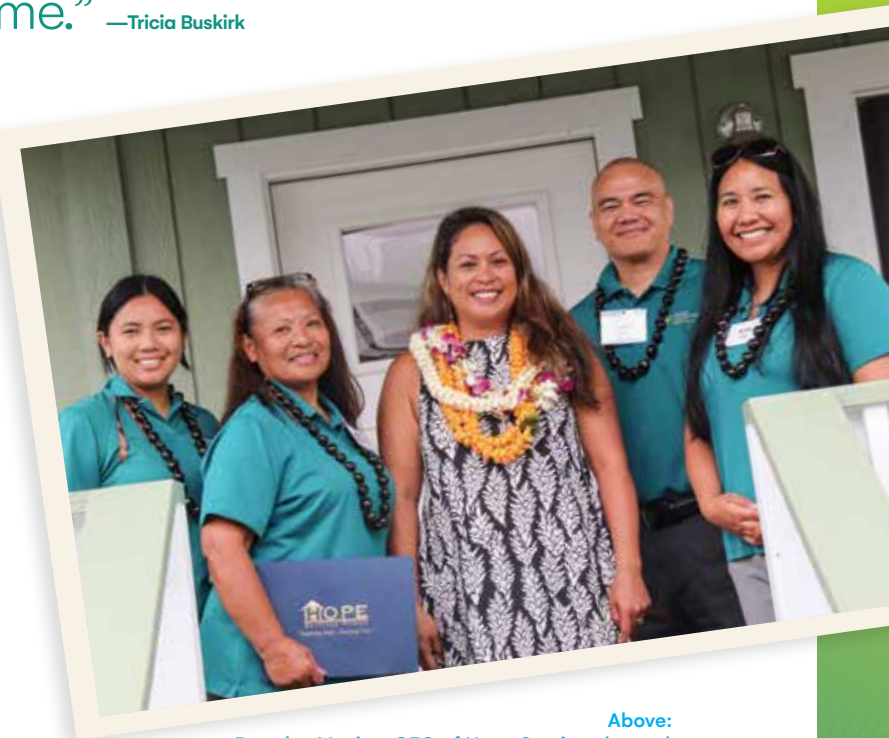
"We are proud to be part of this collaborative effort that prioritizes the well-being of our kupuna," said Tricia Buskirk, CEO and President at HCFCU. "This project reflects our ongoing dedication to enhancing the lives of our elderly community members."

Originally targeted for a December 2020 move-in, the project faced delays due to challenges stemming from the COVID-19 pandemic, extending the completion date to November 2023. HCFCU, a longstanding partner of HOPE Services, participated in a home design contest held by HOPE Services, inviting local organizations to decorate and furnish homes within the project.

Embracing the opportunity, HCFCU signed on to sponsor one of the housing units to create a welcoming home for its future occupant. Upon completion, HOPE Services invited the community to cast votes for their favorite designs. With over 62% of the popular vote, HCFCU won the contest, in a celebration of their thoughtful touches and inviting décor.

"Our partnership with HOPE Services underscores our commitment to providing dignified spaces for these important members of our community," noted Buskirk. "Our goal is to ensure kupuna have a sense of belonging and security in their new home."

The history between HCFCU and HOPE Services spans several years, with HCFCU designating HOPE as their triennial beneficiary. From 2019 — 2021, HCFCU raised over \$82K to support the organization's various initiatives. In continuation of this partnership, HCFCU pledged to sponsor a home at the Sacred Heart Affordable Housing Project. ■



Above: Brandee Menino, CEO of Hope Services (center) along with Saige Arias, Nellie Medeiros, Tyson Klask, and Kristy Akao of HCFCU.





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Your January HCFCU Newsletter

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Hawaii Community Federal Credit Union
is federally insured by NCUA.

Mahalo!

Mahalo to our Hawaii Island
communities for helping us raise

\$21,000

for our Hawaii Island Hospices
at our annual Market Day event!

This would not have been possible
without the many vendors who
participated in Market Day by
donating a portion of their sales.

ABY Co Hi
Al.Nani Custom Designs/Paniolo Mama
B & A Customs
Bradda Pops
Catalina Morales
Clay & Cane
Color Street - Misae Demello
Crafts by Lorna
Dora De Rego
Doterra - Michelle Bousquet
Everyding Ono Shrimp Chips

Gail Ching-Lee
Gemma's Treasure
Halo-Halo Hawaii
Hawaiian Hotties
Kapua's Snack Box
Kealakehe Intermediate Polynesian Club
Kealakehe High School Student CU
Kolohe Mama Kreaations
Konawaena High School Student CU
Laura Camara
Living Hula

Martina Manuel
Mary Rose Nakahara
Michael & Lorna Fuhrer
Michael Regan
Momma Bee Beezy
Ono Kine Water
oRAYgami
Patricia Sportell
Peace, Love, and Oils
Pililani Music
Pulelehua Bliss

Ralph & Priscilla Galan
Ricky & Andy Hori
Rudy & Naty Nicolas
Sarah Doyle-Inspired by the Sun
Shimaichi Sushi Kona
Sid Nakamoto
Sweet Kamfections
That's Sew Cute
Tiare Ipo Creations
Wahine Toa Designs
Yellow Shoe Soap Co



Hospice of Kona

Hospice of Kona's family-centered approach to end-of-life care provides warmth, compassion, and that needed personal touch, with the belief that life should not only be lived, it should be celebrated with the highest quality of compassionate care.



North Hawaii Hospice

Driven by the belief that every person is entitled to comfort, support, and control over how and where they live out their days, North Hawaii Hospice has been serving our community for over 35 years.



Hawaii Care Choices

Hawaii Care Choices brings care directly to your home whenever you are in need of assistance. Our nurses, nurse aids, spiritual counselors, and social workers - who are all experts in serious illness - will ensure that you and your loved ones are provided with a TEAM of support.

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