

Welcome to your

# OWNERS COUNT

Newsletter

JANUARY | 2022

**SAVE THE  
DATE**

MAY 7<sup>th</sup>, 2022

Join us on Saturday,  
May 7<sup>th</sup>, 2022  
for the

**85<sup>TH</sup> ANNUAL  
MEMBERSHIP  
LUNCHEON**

*It is sure to be filled with  
fun, food and ohana.*



**THE WESTIN**

HAPUNA BEACH  
RESORT

**TICKETS GO ON SALE:**

Monday, February 21st, 2022

**LOCATION:**

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

STAY TUNED FOR MORE DETAILS.

Welcome to 2022

**I would like to wish a very Happy New Year to our credit union ohana!**

May the new year bring us much happiness, success and new beginnings. I look forward to 2022 with great expectations and hope for a healthier future for our community.

The pandemic has presented global challenges that will continue into 2022 and as these challenges gave us the opportunity to show our strength and resilience, we were resolved to stand with our community and do our part to inspire hope and healing in all that we do. As we embark on this new year, we remain on mission and on purpose to serve our members and our community.

**TOGETHER, IN 2021 WE ACCOMPLISHED  
WONDERFUL THINGS BY WORKING  
TOGETHER TO SUPPORT OUR  
COMMUNITIES IN NEED.**

**\$24,000 WAS AWARDED**  
to 8 thriving young adults with college  
scholarships to pursue their dreams

**\$17,000 WAS RAISED**  
for the American Cancer Society through Hilo  
and Kona's virtual Relay for Life events and an  
additional **\$9,000** for Real Men Wear Pink in  
honor of breast cancer awareness month.

**\$27,000 WAS RAISED**  
for Hawaii Care Choices, Hospice of Kona and  
North Hawaii Hospice through our Market Day  
events during International Credit Union Week.

**\$20,000 WAS RAISED**  
from our employee giving campaign  
to The Children's Miracle Network  
– Kapiolani Medical Center

**WE ARE THANKFUL FOR OUR STAFF AND MEMBERS WHO  
CONTINUE TO TRUST IN US AND SUPPORT OUR EFFORTS  
TO STRENGTHEN OUR COMMUNITIES.**

2021 marked the retirement year of our Credit Union's longest tenured employee, Wynona Palmer, after 52 years of service excellence! Wynona has plans to retire with family, travel and golf filling her retirement days. Another amazing 30-year tenured employee, Norma Johnson also retired from our Kealahou Branch at the end of 2021 and will spend her retirement with her loved ones as well! We wish them the best that retirement years bring and hope to see them at future credit union events.

2022 will be our 85<sup>th</sup> anniversary and it will be a very busy year for Hawaii Community Federal Credit Union as we begin our renovation of our Kailua Branch, transition to a new phone system, roll out a new fleet of ATMs at all of our locations, redesign our website and much more exciting improvements to continue serving our members with the best experience possible.

**We truly are rooted in trust  
and committed to you!**

Sincerely,  
**Tricia Buskirk**

**President & CEO,**  
Hawaii Community  
Federal Credit Union





## Mahalo & Congratulations

# Wynona

At the end of November, our Visa Clerk II Wynona Palmer retired after 52 years of being a part of the Hawaii Community Federal Credit Union staff ohana.

Wynona is the longest employee of the credit union, joining our staff back in 1969. In her time at the credit union, Wynona has been a teller, bookkeeper, operations officer, and finally a Visa clerk.

We are honored and grateful to have had Wynona as a part of our staff. Her dedication to the credit union, its staff, and members will be missed.

Please join us in congratulating Wynona in her retirement and thanking her for all she has contributed to our credit union these past 52 years.



# HAPPY Retirement!

## NORMA

After 30 years of providing support and service to the members and staff of Hawaii Community Federal Credit Union, Norma Johnson from our Kealahou branch has retired.

Norma started as a part-time teller and eventually worked her way to becoming the Senior Teller at our Kealahou branch. We are thankful for her commitment and dedication to the credit union. We wish Norma all the best in this new chapter of her life.

Please join us in congratulating Norma on her retirement and thanking her for her contributions to our credit union.

2022

# Board Nominations

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 2022**.

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 fifty (450) 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 22, 2022.**

The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on **March 23, 2022**.

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 22, 2022**.

# In Our Community



## • 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 over \$27,000 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 first 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.**

## • 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 \$23,000 for the Children's Miracle Network Hospitals benefiting Kapiolani Medical Center for Women & Children. This number includes more than \$16,300 raised through our annual employee giving program and \$1,800 raised on Miracle Jeans Day. These fundraisers were also supported by a \$5,100 donation from Co-Op Financial Services via its Miracle Match program.

Kapiolani Medical Center for Women & Children is the only specialty care facility for women and children in the state. Proud to be the only tertiary pediatric and perinatal facility in Hawaii, Kapiolani houses the state's only pediatric intensive care unit serving all islands and the Pacific Basin.

The hospital is home to 197 beds and 90 neonatal bassinets as well as a 24-hour pediatric emergency room servicing more than 20,000 patients a year. Mahalo to all of our staff members who helped demonstrate our organization's commitment to our communities and its families!



**CRAIG CAMELLO**  
Kaloko Branch  
Manager

**TIM ASHCRAFT**  
Honokaa/Kohala  
Branch Manager

**CHRIS FONOIMOANA**  
Information Systems  
Coordinator

**RYAN McGRADY**  
Vice President of  
Operations

**TYSON KLASK**  
Hilo Branch  
Manager

# realmenwearpink

**Our very own, collectively raised over \$9,000 to support the American Cancer Society's breast cancer initiatives.**

**THE FAB FIVE EACH PLEDGED TO RAISE \$2,500 AND WEAR PINK EVERY DAY THROUGHOUT THE MONTH OF OCTOBER.**

**We're grateful for everyone who supported our Fab Five 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.**



# Mahalo!

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

**\$27,000**

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



Photo L to R: Kristy Akao, Marketing Coordinator, HCFCU; Gayle Hubbard, Director of Development, North Hawaii Hospice; Katherine Werner Brooks, Executive Director, North Hawaii Hospice; Faye Mitchell, Community Relations Manager, North Hawaii Hospice; Brenda Ho, CEO, Hawaii Care Choices; Adriana DeGress, Executive Director, Hospice of Kona Foundation; Nellie Medeiros, Corporate Development & Marketing Manager, HCFCU

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

Big Island Delights  
Bradda Pops  
ByTadashi, LLC  
Cathee's Kitchen  
Country Meats  
Diana Clifford  
Donna's Cookies  
Hawaii Fresh Specialties  
Hawaiian Crown Chocolate Factory  
Heather's Plants  
Hilia Swim LLC  
Hilo Fish Co.

Kona 3 Strands  
Kona Chips  
Kristy's Cups & Key Chains  
Living Hula  
Lorna and Mike Fuhrer  
Mama Bee Beezy Freshies  
Naia Willard  
Nephi's Smokehouse  
Ono Kine Water, LLC  
Oven Treats  
Randy's Huli Chicken And Ribs  
RJ'S Succulents

RL Tropical Fruit Farm LLC  
Royal Pools of Hawaii  
Sandy's Drive In  
Shell Yeah  
Shimaichi Sushi  
Steve Fassbender  
Sweet Kamfections  
Tiare Ipo Creations  
Trini's Mixed Plate and Catering  
Ugly Cookies LLC  
Umeke's Express Hilo  
Wahine Toa Designs

Visit us online at  
[www.hicommfcu.com](http://www.hicommfcu.com)  
or call (808) 930-7700!



HAWAII  
**COMMUNITY**  
FEDERAL CREDIT UNION

#hicommfcu





SCHOLARSHIPS ARE NOW AVAILABLE!

# 2022 College Scholarships

CELEBRATING 36 YEARS OF PROVIDING SCHOLARSHIPS TO HAWAII ISLAND!

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

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

<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.

### Scholarship Available for Post-Graduates of a Hawaii Island High School

- **Yasunori Deguchi Scholarship<sup>3</sup>**

<sup>3</sup> 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, 2021** / Application deadline: **March 7, 2022**

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

**QUESTIONS:** Please contact Hawaii Community Federal Credit Union with any questions.

Phone: 808-930-7700 E-Mail: [scholarships@hicommfcu.com](mailto:scholarships@hicommfcu.com)

## It's FAFSA Time!



### Are you a college-bound student or a parent of one?

– Don't forget to submit the FAFSA –

**FAFSA** stands for the Free Application for Federal Student Aid, and it is a form that helps determine a student's eligibility for financial aid.

Here are some common myths about the FAFSA:

#### MYTHS

- The FAFSA has an application fee.
- I should wait until I receive an acceptance letter to fill out the FAFSA.
- My parents make too much money for me to qualify for aid.

#### FACTS

- There is no application or submission fee for the FAFSA. The first "F" in FAFSA means the application is free for everyone, and you never have to pay to complete the FAFSA.
- Don't wait to submit your FAFSA! You should list all schools you're considering even if you haven't applied or been accepted yet. It does not hurt your application to add more schools.
- It doesn't matter if you have a high or low income, there is no income cut-off to qualify for federal student aid. Filling out the FAFSA form automatically applies you for possible funds from your state and/or school. Some schools won't consider you for their scholarships until you've submitted the FAFSA.

Apply for the FAFSA now at [fafsa.gov](http://fafsa.gov)



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File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can save up to \$15 when you file with TurboTax.

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Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member first-time filers will receive \$25 off their expert tax prep, and returning customers get the Tax Identity Shield® add-on.

– SCAN THE CODE BELOW TO GET YOUR H&R BLOCK COUPON TODAY! –



Visit

[www.hicommfcu.com/TurboTax-HRBlock](http://www.hicommfcu.com/TurboTax-HRBlock)

for TurboTax and H&R Block offer details and disclaimers.





# STAY ALERT- AVOID SCAMS

Start the new year right by getting up  
to date with the latest scams.

**Scammers are ready, you  
should be too!**

## – Imposter Scams –

A scamming technique that has become very frequent  
is known as the “Imposter Scams”. This tactic is when a  
scammer pretends to be someone you trust to convince  
you to send them money and can come  
in many different varieties.

### **Here are some common imposter scams you should be aware of:**

Messages saying they are from a “family member”  
who needs you to send money ASAP.

Someone claiming to be from your financial  
institution that needs your access code  
or eBranch login credentials.

Callers claiming to be from somewhere you didn’t  
purchase from offering you a refund or needing  
additional information for payment.

Hawaii Community Federal Credit Union and  
our affiliates will never ask for your secure access code  
and/or online banking password information  
to provide you assistance.

If you are ever in doubt about a call, text, or email  
claiming to be from or representing Hawaii Community  
Federal Credit Union, please hang up and  
call us at **(808) 930-7700**.

Your account safety is important to us.  
We are happy to help you confirm whether  
a call, text, or email is legitimate or not.

To learn more about protecting your personal information, visit  
[www.hicommfcu.com/securitycenter](http://www.hicommfcu.com/securitycenter)



## Kailua Branch Renovations

### Renovations for our Kailua branch are starting!

These renovations will not only allow us to improve, but will  
also enhance member experiences. To ensure safety of both our  
members and staff, the branch will be closed for a period of time  
during the renovation process. We would like to thank you for  
your patience and understanding as construction occurs.

We will be further communicating with our members  
about our Kailua branch renovations.

Updates will also be posted on our website at  
[www.hicommfcu.com](http://www.hicommfcu.com) and our social  
media pages @hicommfcu.



## OUR NEWSLETTERS ARE GOING DIGITAL

### OUR QUARTERLY OWNERS COUNT NEWSLETTERS WILL BE GOING DIGITAL BEGINNING APRIL 2022.

If you have signed up for online banking with us,  
you will receive our newsletter via email.

Those who are not signed up for our online banking  
will still receive a physical copy in the mail.

Our newsletters are also accessible  
on our website at  
[www.hicommfcu.com](http://www.hicommfcu.com).





# New Year, New Adventures.

**Begin your next adventure with a loan option that fits your family's needs.**

Apply online today for a personal loan up to **\$30,000** with rates as low as **2.90% APR\*** for a 12-month term.



1. Go to:  
[www.hicommfcu.com](http://www.hicommfcu.com)  
or scan the QR code below



2. Complete  
& submit your  
application



3. Upon approval,  
ring in the  
New Year right!

Apply online or in-person by Jan. 31, 2022.  
(808) 930-7700 | [www.hicommfcu.com](http://www.hicommfcu.com)



**HAWAII  
COMMUNITY  
FEDERAL CREDIT UNION**



This credit union is federally insured by the National Credit Union Administration.

\*APR = Annual Percentage Rate. APR is for a 12-month term. Your APR will be based on your credit worthiness. Other rates and terms available, subject to credit approval. Offer good from 11/15/2021 to 1/31/2022. Payment example: For a \$1,000 personal loan with a term of 12 months at 4.75% APR, the monthly payment will be \$85.49 and total interest paid will be \$25.84. 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. HCFCU membership is required.



73-5611 Olowalu St., Kailua-Kona, HI 96740

**CONTACT US**

808-930-7700  
800-514-2328

**LOST/STOLEN VISA**

808-930-7700  
800-514-2328  
800-543-5073  
(After hours)

**EMAIL**

info@hicommmfcu.com

**WEBSITE**

www.hicommmfcu.com



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## START THE NEW YEAR OFF BY GETTING AND STAYING FINANCIALLY FIT!

KOFE (Knowledge of Financial Education) is our free online learning tool to help you elevate your financial well-being.

Learn how to manage your finances with educational videos, step-by-step guides, high-tech interactive tools, and even fun games for the kids.

GET STARTED TODAY AT [www.hicommmfcu.com/KOFE](http://www.hicommmfcu.com/KOFE)

## Virtual Seminars



**Hawai'i  
HomeOwnership  
Center**

NeighborWorks® HomeOwnership Center

Starting in February 2022, HCFCU will be offering virtual seminars on homeownership. These virtual seminars will be presented by Counselor/Coach **Michael McCray** via Zoom.

### Hawaii HomeOwnership Center VIRTUAL SEMINAR

Wednesday **FEBRUARY 9, 2022** 12:00 pm – 1:00 pm  
Saturday **FEBRUARY 12, 2022** 9:00 am – 10:00 am



Registration must be done in advance by visiting  
[www.hicommmfcu.com/communityseminars](http://www.hicommmfcu.com/communityseminars).

## Holiday Schedule

All branches will be closed  
on the following dates:

**Saturday  
January 1**  
New Year's Day

**Monday  
January 17**  
Dr. Martin Luther  
King, Jr. Day

**Monday  
February 21**  
Presidents' Day

**Monday  
May 30**  
Memorial Day

**Monday  
June 20**  
Juneteenth National  
Independence Day

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