

At Hawaii Community Federal Credit Union ...

Owners Count.

EARLY SUMMER 2023 HCFCU NEWSLETTER

TICKETS ON SALE NOW!
5/13
ANNUAL MEMBER LUNCHEON

Saturday, May 13, 2023

The Westin
Hapuna Beach Resort

Visit your HCFCU branch
to purchase your tickets

Join us!

FOR THE

86th Annual Membership Meeting & Luncheon

Featuring a performance
by Grammy Award Winner
Kalani Pe'a

Details and complete
event schedule inside



Hawaii
Community
FEDERAL CREDIT UNION

Rooted
in Trust,
Committed
to *you.*

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86th Annual Membership Meeting & Luncheon

We are excited to be meeting again in person at our upcoming membership meeting and luncheon. It will be a day of great food, fun and fellowship so we look forward to seeing you!

WHEN Saturday, May 13, 2023

WHERE The Westin, Hapuna Beach Resort

SCHEDULE

- 9:30 am** Registration
Board of Directors Meet & Greet
- 10:00 am** Business Meeting
- 11:00 am** Welcome & Introductions
- 11:30 am** Buffet Luncheon
Entertainment by **John Palos**
- 1:00 pm** Recognition Program
- 1:30 pm** Entertainment by **Kalani Pe'a**
- 2:30 pm** Door Prizes, Closing Remarks

TICKET PRICES

(free self parking)

Tickets are on sale now!

Get them at your HCFCU branch

Seniors (65 yrs. +)	\$30
Adults (13 yrs. – 64 yrs.)	\$35
Juniors (6 yrs. – 12 yrs.)	\$20
Children (5 yrs. & younger)	FREE



Hosted by
Ka'ea Lyons



Music by
John Palos



Music by
Kalani Pe'a

MENU

Starters: Island Field Greens w/ Hand Cut Vegetables & Papaya Seed Dressing & Red Wine Vinaigrette; Somen Noodle Salad; Hilo Sweet Potato Salad; Kale Salad, Parmesan, Dried Cranberries, Feta Cheese, Lemon Island Honey Vinaigrette; Fresh Baked Hawaiian Sweet & Taro Rolls; Corn Chowder.

Entrees: Kalbi Marinated Beef Tri-Tip; Garlic Herb Roasted Chicken, Pan Jus; Island Catch w/ Soy Mustard Butter and Tomato Relish. Chef's Choice Vegetables; Steamed White Rice; Steamed Brown Rice.

Dessert: Apple Cinnamon Cobbler; Double Chocolate Cake; Assorted Fruit Platter.

Served with 100% Kona Coffee, hot teas & iced tea.

Menu subject to change.

Hawaii Community FCU is Insured by NCUA.



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Where There's a Will, There's a Getaway

Get Away Today is your best friend when it comes to travel! As a member of Hawaii Community FCU when you book a vacation package with Get Away Today a portion of the proceeds will be donated to a charity selected by Hawaii Community FCU! Just let the agent know Hawaii Community FCU sent you.

As a family owned and operated business, Get Away Today has been a travel leader since 1990. Get Away Today has helped more than 6 million people enjoy vacations to the Disneyland Resort and beyond! When you book with Get Away Today, you'll be able to save on Disneyland tickets and get exclusive perks and offers on hotel stays. Get Away Today is your one-stop shop for Disneyland vacation packages, which makes it easy and stress-free to plan your next trip. Plus, their team of Disney experts will help you every step of the way. The best part? It's completely FREE to use their services! Get Away Today is a verified theme park partner, has no taxes or hidden fees and offers 365-day refundable Disneyland tickets! Over the last 33 years, Get Away Today has received numerous awards for customer service, and donated over \$4 million to help kids through local school districts and with your credit union partners, through the Children's Miracle Network. All while expanding to more family favorite destinations including Orlando attractions, Hawaii, cruising, and all-inclusives with the same great guest experience focused service. ■

WE'RE
HIRING!

START HERE TO GET THERE.


\$1,000
Sign-on Bonus

Whatever your career goals may be, a job at HCFCU can help put you on the path to get there.

HCFCU Benefits Include:

- ✓ Medical / Dental / Drug / Vision Plans
- ✓ Merit Increases
- ✓ Paid Holidays, Birthday and Anniversary Time Off
- ✓ Semi-Annual Bonus Incentive
- ✓ 401K Retirement Plan w/ Employer Match



Visit us online for a list of available employment opportunities at HCFCU!
hicommfcu.com/job-openings



**Hawaii
Community**
FEDERAL CREDIT UNION

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

4 Tips to Prevent Tax ID Theft

Take these four steps to help protect your tax refund this year.

What is tax ID theft?

Tax identity theft occurs when someone steals your Social Security number in order to file a false tax return in your name. The goal is to get your refund before you even have a chance to file a return. You may not even know you're at risk until you try to file and the IRS tells you a return was already filed in your name. Unfortunately for everyone, tax identity theft doesn't discriminate. Anyone with a Social Security number is vulnerable. Criminals even prey on children's identities during tax season so they can claim them as dependents and get a deduction.

The good news is that in recent years, cases of tax ID theft have been vastly reduced. According to the IRS, ID theft cases dropped 40% from 2016 to 2017. Hopefully, that trend continues. In the meantime, it's best to prepare yourself for tax identity theft before it happens. That's why federal agencies have Tax Identity Theft Awareness Week. It's a week at the beginning of tax season that encourages taxpayers to protect their identities and their refunds. This year, it runs from January 30 through February 3rd. So, let's look at four things you could do to protect yourself from tax ID theft. 4 ways to help keep your refund out of someone else's hands.

1. File as early as possible

Tax identity theft relies on fraudsters getting a return submitted in your name before you do. If someone has your Social Security number (SSN), they can accomplish this relatively easily. Filing your return early keeps them from being able to file fraudulently. This way, you are the only one who gets to cash in on your tax return. Once you have all of your W2s, don't wait! File immediately so you can get your refund and avoid a giant hassle. Also, remember your 1095s — they are still required this year.



2. Take steps to protect your Social Security number

Your Social Security number is necessary for a fraudster to use your identity for tax ID theft. Taking steps to protect your SSN helps you minimize the risk of tax identity theft (and a host of other problems). There are standard best practices that you can follow:

- ✓ **Don't carry your Social Security card in your wallet or purse**
- ✓ **Keep your cards locked up at home**
- ✓ **Get a locked mailbox and retrieve your mail promptly every day**
- ✓ **Shred documents that include your SSN and other personal data before you toss them**
- ✓ **Avoid putting your SSN on forms at doctors' offices, hospitals, and other service providers — even if they ask for it, see if it's required.**

Additionally, you can register your Social Security number at www.ssa.gov/myaccount to open a "my Social Security account" online. This account allows you to check your Social Security statements anytime you want. It also shows your earnings, which can reveal that someone has gotten a job using your number. It's another sure sign of SSN identity theft.

Whether you've already filed or not, you should never trust any communication from the IRS unless it's an official, Mailed letter.

3. Sign up for an Identity Protection PIN (IP PIN)

This year, the IRS announced they have a new tool that can help taxpayers protect their refunds. It's called an Identity Protection PIN. It's a 6-digit number that a taxpayer sets up that must be submitted when they submit their returns. This number is known only to the taxpayer and the IRS.

You can set up your IP PIN through the IRS website at <https://www.irs.gov/identity>. Get an IP PIN. You will go through what the IRS describes as a "rigorous identity verification process" to confirm you are really whom you say you are. Then you can select your PIN.

IP PINs are only valid for one year, so if you sign up for a PIN now it will be good for one year. When you submit your returns this year, you would provide the IP PIN to verify your identity. If you e-file, your unique identity protection PIN must be provided to submit your return electronically. If you file a paper return by mail, you will provide your PIN next to your signature. If the IP PIN is not provided when a return is submitted in your name, the return will be rejected. This ensures that tax scammers cannot file a return in your name, even if they have your Social Security number. It's an added layer of protection that may be worth the time it takes to set up, especially if your identity has been compromised.

4. Only trust-mailed IRS communications

Whether you've already filed or not, you should never trust any communication from the IRS unless it's an official, Mailed letter. The IRS will never email you, text you, call you on a phone (even your home landline) or send you a Message over social media to initiate contact. If someone contacts you any other way claiming to be the IRS, it's a scam!

The most common type of this scam is IRS collections. Someone calls or texts claiming to be an employee of the IRS, stating you owe money and must pay immediately. They may even offer all or part of your SSN as proof that they are whom they say they are. They aren't.

If someone contacts you about an IRS collection action, verify it first before you give them anything. You can call an IRS collection hotline at 1-800-829-1040 to confirm that you owe federal taxes.■



A New Lair for the Dragons!

It was Dragon PRIDE at Honokaa High School at the opening celebration of the Honokaa Student Credit Union (SCU) office in February 2023.

The Honokaa SCU became the fifth high school campus sponsored by Hawaii Community FCU, joining other SCUs at Kealahou HS, Kohala HS, Hilo HS and Konawaena HS, who just celebrated their 50th Anniversary, established in 1972 as the first student credit union in the state of Hawaii. The SCUs are maintained and run by students, for students.

We are very excited for this partnership to promote financial literacy and awareness to Honokaa High School students and to provide opportunities in leadership, community service, employment, career development, and scholarships.■



Kailua–Kona is the Place to Be!

We are pleased to report that the renovation of the Kailua-Kona Branch is complete and that the branch is now open.

Mahalo for your patience and understanding as we updated the branch with a modern design to bring you added convenience, enhanced security and an elevated member experience.

Members can now enjoy the following enhancements:

- Drive-up ATM.
- Secure 24-hour vestibule with two ATMs and a night depository.
- Tech bar that provides information on HCFCU's products and services electronically.
- Biometric access to the safe deposit box area.
- Imagery within the branch highlighting our roots and significant dates throughout our history.

Stay tuned for the announcement of our grand opening celebration.■

RELAY FOR LIFE



Join us! teaming up to make a difference. When we rally together in the fight against cancer, we can accomplish anything.

WHEN: Saturday, July 15, 2023
5 pm–Midnight

WHERE: Francis Wong Stadium
Hilo, Hawaii





Hungry to Help The 22nd Annual Feed-A-Thon

For many in our community, hunger is a part of their daily struggle and having the services of *The Food Basket* is their opportunity to have a meal for themselves and their families.

Hawaii Community FCU was proud to be a sponsor of 22nd Annual Feed-A-Thon to benefit the Food Basket and to have our 5 branch locations as collection sites for staff, members, and the community to make non-perishable food donations.

Staff from all branches and departments brought it to the table for an employee food drive during the 5-day Feed-A-Thon event donating monetary and food donations that equated to more than 3,500 lbs of food.

If The Food Basket was to fill its shelves to the brim, it would cost about \$300,000 a month. It doesn't have that kind of money and has been spending about \$50,000 a month to get what it can. With inflation, \$50,000 doesn't go as far as it used to with the prices of wholesale food going through the roof. Every donation helps families keep food on the table.

Financial donations are vital in continuing the operation of their island-wide services. The Food Basket has two food warehouses, one on each side of Hawaii Island. These warehouses store food donations, but they require refrigerators, freezers, electricity, and vehicles and gas to get the food delivered to those who need it most. ■



YOU CAN EARN \$5 when you refer a new Youth Member in April*.

Grand Prizes*

0-3 yrs

Radio Flyer® 3-in-1
EZ Folding, Outdoor
Collapsible Wagon™

4-6 yrs

Little Tikes® Cape
Cottage Playhouse™

7-12 yrs

Fujifilm Instax® Mini 11
Instant Camera Bundle

13-18 yrs

Bose® SoundLink Flex
Bluetooth® Speaker

Ask about our fun activities and prizes for your keiki. Every deposit into a youth account and new youth account opened is an automatic entry to win one of our grand prizes*.

Visit us online at hicommmfcu.com or call (808) 930-7700!



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*Referral cards can be picked up from any of our branches. Must use provided referral card. Must be an existing member to refer a new youth member. Referring member must have established membership prior to April 1, 2023. Referred youth must qualify for membership. A new youth member is considered anyone 18 years of age or younger who establishes new membership with Hawaii Community Federal Credit Union. Parents, legal guardians or an adult may be required to hold joint membership with the youth member. Reward of \$5 will be deposited into the appropriate accounts no later than May 31, 2023. Due to privacy policies we cannot release any referral information. Referral promotion only valid for youth accounts opened between April 1 and April 30, 2023. Prizes while supplies last. NO PURCHASE NECESSARY. Visit www.hicommmfcu.com for official contest rules and details on how to submit alternative entry into the contest. One entry, per member, per day from April 1-30, 2023. Must be 18 years of age or under and make a minimum deposit of \$5 to establish a Youth Share Account and provide full legal name, date of birth, social security number and other personal information. Radio Flyer, Little Tikes, Fujifilm and Bose are all registered trademarks and not participating in or sponsoring this promotion.

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Holiday Schedule

All branches will be closed
on the following dates:

Monday, May 29	Memorial Day
Monday, June 19	Juneteenth National Independence Day
Tuesday, July 4	Independence Day

Contact Us

Phone
(808) 930-7700
(800) 514-2328

Email
info@hicommmfcu.com

Lost / Stolen Visa
(808) 930-7700
(800) 514-2328
(866) 279-1399 (After Hours)

 
[@hicommmfcu](https://www.facebook.com/hicommmfcu)

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