

At Hawaii Community Federal Credit Union ...

# Owners Count.

SUMMER 2023 HCFCU NEWSLETTER

Tysha McDonald  
HCFCU's  
2022 Employee  
of the Year



Win a Trip for 2  
to Las Vegas!

See how on page 7



## Ambassador of Aloha!

Employee of the Year,  
and Service Award  
Winners Recognized

Hawaii Community Federal Credit Union (HCFCU) held its 86th Annual Membership Meeting at the Westin Hapuna Beach Resort on May 13, the first in-person edition since 2019. At this meeting, Tysha McDonald was named HCFCU's 2022 Employee of the Year, while seven other employees and one volunteer were recognized with service awards.

*More inside* ➔



Rooted  
in Trust,  
Committed  
to You.



## Service Award Winners, Work Milestone Anniversaries

*Continued from cover*

Tysha, Loan Officer at the Hilo Branch, has embodied HCFCU values by being an ambassador of aloha, always making visitors and fellow colleagues feel welcome. She is actively involved in the credit union's activities and committees and takes a personal interest in community service projects. Tysha has proven to be an example of professionalism, integrity, and dedication.

**Milestone work anniversaries were also celebrated** at the annual meeting. Representing 135 years of service, these individuals have gone above and beyond to kokua our members and are shining examples of HCFCU's mission. Nellie Medeiros, Corporate Development & Marketing Manager, has provided exceptional service for an astounding 50 years at HCFCU. Receiving 15-year service awards were Menard Galam, Member Relationship Specialist; Novie Gonzales, ACH/EFT Coordinator; Virginia

**“We are thrilled to recognize these outstanding individuals for their exceptional performance and dedication...”**

—Tricia Buskirk, President & CEO

Kokal, Branch Support Coordinator; and Jecoliah Pacatang, Mortgage Loan Processor. David De Luz, Jr., Board Director received a 10-year volunteer service award, and three employees received five-year service awards: Susie Crowe, Information Systems Coordinator; Tyson Klask, Hilo Branch Manager; and Tysha McDonald, Loan Officer.

"We are thrilled to recognize these outstanding individuals for their exceptional performance and dedication to our credit union," said HCFCU President & CEO, Tricia Buskirk. "Their unwavering commitment to serving our members and their continuous efforts to exceed expectations truly set them apart. We are proud to have them as part of our team."

For more information visit [www.hicommfcu.com](http://www.hicommfcu.com). ■

From L-R: Menard Galam, Nellie Medeiros, Tyson Klask, Tysha McDonald, Jecoliah Pacatang, Novie Gonzales, Virginia Kokal, Susie Crowe

Hawaii Community FCU is Insured by NCUA.



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## To Our Valued Members

In recent months, our organization, like many others, has encountered difficulties in attracting and hiring qualified employees in a highly competitive job market. The staffing shortage we face at HCFCU is not limited to a single branch or department; it is impacting multiple areas across the organization.



**We've received member feedback** and understand that the staffing shortages at the Call Center, Kaloko Branch, and Kailua Branch have led to delays and challenges in serving your financial needs. Please accept our sincere apology for any inconvenience you may have experienced. In ongoing efforts,

our leadership and HR teams continue to focus on hiring new staff and training new team members to provide you with the excellent level of service you've come to expect. This has been, and continues to be, a high priority of our organization.

We can't say this enough: mahalo nui loa for your kindness, patience and understanding as we navigate this chal-

**"...please know that we are committed to ensuring that you receive exceptional service, while working behind the scenes to overcome the staffing shortage."**

lenging landscape. On behalf of my colleagues and staff at HCFCU, please know that we are committed to ensuring that you receive exceptional service, while working behind-the-scenes to overcome the staffing shortage.

As always, we value your feedback and encourage you to reach out with questions or concerns. Together, we will continue to strive for excellence and work towards a bright future for our Credit Union.

**Mahalo for your continued support.**

Sincerely,

**Tricia Buskirk**  
President & CEO  
Hawaii Community Federal Credit Union

## Congratulations Youth Month Winners!



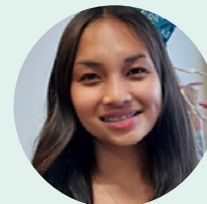
**Aria Rasmussen**  
**Age Group 0-3 Years**  
Radio Flyer EZ Fold Collapsible Wagon



**Violet Gonsalves**  
**Age Group 4-6 Years**  
Little Tykes Cape Cottage Playhouse



**Kealohiwai Hua-Cho**  
**Age Group 7-12 Years**  
Fujifilm Instax Mini 11 Instant Camera Bundle



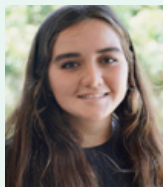
**Mica Tabios\***  
**Age Group 13-18 Years**  
Bose SoundLink Flex Bluetooth Speaker

\*Shanley Tabios (Pictured above) accepted the prize for her cousin Mica Tabios.



## Congratulations to our 2023 Scholarship Recipients!

We are proud to award ten \$3,000 scholarships totaling \$30,000 to recipients who were chosen out of a field of 199 applications from 17 high schools on the island of Hawaii! Congratulations & best wishes to our college-bound recipients!



**Ciara Blaber**  
Kealakehe High School  
Albert Akana Scholarship



**Sophia Burgess**  
Konawaena High School  
Frank Ishii Scholarship



**Puuwaihaa  
Kalauokaaea-Kahele**  
Hilo High School  
Katsumasa Tomita  
Scholarship



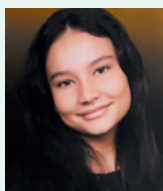
**Ava Leilani Shimabuku**  
Kamehameha Schools Hawaii  
Mitsugi Inaba Scholarship



**Sienna Chanhmany**  
Waiakea High School  
Peter T. Hirata Scholarship



**McKenzie Tim Sing**  
Ke Kula O Nawahiokalaniopuu  
Iki LPCS  
John Y. Iwane Scholarship



**Adriana Leitch**  
Kohala High School  
Michael Asam Scholarship



**Kristine Domingo-  
Peregrino**  
Honokaa High School  
Ichiro Shikada Scholarship



**Shyla Williams**  
University of Hawaii at Hilo  
Yasunori Deguchi  
Scholarship



**Vaihere Otare**  
Hawaii Community College  
Edwin Ueda Scholarship

## Board of Directors Announced

Hawaii Community Federal Credit Union (HCFCU) is pleased to announce its Board of Directors for the 2023-2024 term. Board members serve on a voluntary basis and play a vital role in guiding the strategic direction of the credit union, ensuring the best financial interests of its 46,700 members are served.

During their three-year terms, board members are responsible for maintaining the sound fiscal condition of the credit union, allowing the institution to continue its support of Hawaii Island's community. The results of the newly elected Board of Directors were announced at the 86th Annual Membership Meeting, held on May 13, 2023, at The Westin Hapuna Beach Resort.

Three incumbent nominees submitted by the Board Nominations & Election Committee — Daryl Kurozawa, David DeLuz Jr., and Dwight Manago — were elected to serve another three-year term.

HCFCU Board Officers for the 2023-2024 term are Chairman Russell Komo, Vice Chairman Merrick Nishimoto, Treasurer Lloyd Tanaka, and Secretary David DeLuz Jr. Board members Peggy Ciriako, Thomas Griffiths, Daryl Kurozawa, Dwight Manago, and Sharon Sakai join the officers in ensuring the credit union's continued success in meeting the needs of its members.

"We are thrilled to have a Board with diverse backgrounds and wealth of expertise for the upcoming term," said Tricia Buskirk, HCFCU President and CEO. ■

# What's in Your Financial Emergency Kit?



Preparing for hurricane season means 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.

## ✓ Budget for emergencies

The Federal Emergency Management Agency recommends creating a budget for expenses related to disasters, such as:

- Insurance deductibles
- Evacuation and temporary shelter
- Essentials like gas, food, shelter and emergency medical help.

You should also consider keeping some cash in your emergency kit in case ATMs or financial institutions aren't available.

## ✓ Protect your valuables

Inventory all your valuable possessions with video and/or photos, which could be helpful if you need to file an insurance claim.

*\*No purchase or transaction necessary, available July 1-31, 2023 while supplies last.*

Keep one hard copy of your inventory in a lockable fireproof box at home and a second in a safe deposit box or in digital form on a flash drive kept in a second location away from home.

Hawaii Community Federal Credit Union's Hilo Branch currently has safe deposit boxes for rent. Visit the branch to get yours today.

## ✓ Check your documents

Make sure you've got the following documents in a safe place. They could be critical when filing claims or applying for financial relief and assistance.

- Photo ID
- Birth certificates
- Social Security cards
- Housing payments
- Insurance policies
- Tax statements
- Physician information
- Health insurance info
- Medications
- Immunization records

## ✓ Stay connected

Record contact information for people and institutions you may need to reach in an emergency situation, such as:

- Financial institutions
- Insurance agents
- Health professionals
- Service providers
- Community organizations

## ✓ Stay informed

Learn more about how to prepare your finances for hurricanes and other emergencies at the resources below:

- U.S. Department of Homeland Security  
[www.ready.gov/financial-preparedness](http://www.ready.gov/financial-preparedness)
- Hawaii Emergency Management Agency  
[dod.hawaii.gov/hiema/](http://dod.hawaii.gov/hiema/)
- County of Hawaii Civil Defense Agency  
[www.hawaiicounty.gov/departments/civil-defense](http://www.hawaiicounty.gov/departments/civil-defense)



**Free Gift!**

Visit any HCFCU branch during the month of July and mention this ad for a free gift\* and emergency preparedness checklist.





# 5 Tips for Saving Money on Summer Vacation Travel

A new poll of 2,500 Americans shows 8 in 10 are pumping the breaks on their summer travel this year. Why? Inflation, according to the survey from personal finance site Bankrate.

“This year, as prices and interest rates continue to push higher, we’re seeing more signals that vacationers are adapting their plans,” says Ted Rossman, Bankrate spokesman. “Many are still going somewhere, but they’re being more thoughtful about how they’re spending.” If you’ve nixed summer travel plans or shortened planned vacations because travel is expensive, don’t be too quick to resign yourself to another year of “staycations.” Instead, try these six money-saving tips to stretch vacation funds.



## 1. Book cheaper accommodations

Most people would love to kick back in a beachfront hotel with an ocean view. But most people also can’t afford the high cost of oceanfront vacation rentals and hotels.

To save hundreds of dollars, why not book a hotel blocks away or even a few minutes’ drive from the beach? Wherever you want to travel, don’t be so much of a hotel snob that you overlook modest accommodations. Just be

## MEMBER TIPS

sure to check out reviews from former guests to make sure the hotel is safe, clean and in a convenient location.



## 2. Take advantage of free stuff

To save money on summer travel, research free events, museums, local parks, monuments and other free or nominal-fee

attractions before you go. While you’re at it, don’t forget to check out free music and other festivals taking place on the dates you’ll be at your destination. That way, you can still have a great time without spending a fortune on entertainment and sightseeing.



## 4. Cash in credit card rewards

Have you racked up a lot of cash back, airline miles or other rewards on credit cards? Total them up and redeem what you

can towards airfare, hotels, gift cards or other ways to pay for vacation travel.



## 5. Comparison shop

Were the prices for lodging and airfare the reason you put off or canceled your summer vacation? Maybe look again, this time comparing prices of a number

of hotels. Maybe one has a special rate they didn’t have last time you looked. Go online to hotel sites and compare prices. Do the same with airfare, checking fares for several airlines.



## 6. Be flexible with dates

If possible, have some wiggle room on vacation travel dates.

For example, if the airfare is higher on Saturday, check what the fare would be on a different

day the same week. Hotels usually cost more on weekend nights, so you probably save significantly by staying on weeknights. But the way to really save on vacation is to delay summer travel until the fall. That’s when hotel and car rental rates drop, potentially saving big money on your trip. ■



Membership means  
it's easier to say...

# We Go!



**Everyone Wins!**  
Existing Members:  
Receive a **\$50**  
Hawaiian Airlines  
Gift Card  
by referring a new  
member\*\*

Become a member  
OR refer a new member\*  
& you'll be entered to  
win a trip for 2 to...



**Hawaii Community**  
FEDERAL CREDIT UNION



All new  
members  
receive a  
custom  
snack bag!\*\*\*

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\*NO PURCHASE NECESSARY TO ENTER OR WIN. Must be 21 years of age or older and a resident of Hawaii Island to enter contest. One entry, per person accepted during the contest period which runs from July 10, 2023 to August 31, 2023. Visit any branch or [www.hicommfcu.com/we-go](http://www.hicommfcu.com/we-go) for official contest rules and details on how to submit an alternative entry into the contest. \*\*Promotion valid July 10-August 31, 2023. Must be a member in good standing who is at least 18 years old to be eligible to refer a new member. To qualify for promotion, referred member must establish membership by end of promotional period and not have had a membership account or loan with Hawaii Community Federal Credit Union during the preceding six months. Promotion does not apply to new members being added to an existing HCFCU account.

Promotions subject to change or cancellation without notice. \*\*\*While supplies last. Offer ends August 31, 2023. Must qualify and establish membership with Hawaii Community Federal Credit Union to receive snack bag. Membership is a regular share account with a minimum balance of \$50.00. When you establish membership we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license and other identifying documents.



# LPL Financial Advisor: A Changing of the Guard

HCFCU has announced that Steven R. Fassbender retired from his position as a financial advisor with LPL Financial LLC on May 15, 2023. Fassbender provided financial advisory services to HCFCU members since 1993. “It’s been a pleasure to be associated with HCFCU and their members over the past thirty years” said Fassbender. “Being in the credit union environment allows me to work with people, and there’s no better place to do that than HCFCU.”



Steven Fassbender

**As we bid farewell to Steven and wish him well in retirement, we are pleased to introduce your new LPL Financial Advisor, Ferdie Pernia.** Pernia brings over 30 years of experience in the financial services industry and is dedicated to positioning our members towards their goals.

Pernia will be responsible for providing personalized financial services for HCFCU members. Members may schedule a meeting with Pernia by visiting [www.hicommfcu.com/services/support/financial-planning](http://www.hicommfcu.com/services/support/financial-planning).



Ferdie Pernia

“What I like most about my job is having a direct and profound impact on people’s futures,” said Pernia. “They rely on me for their

financial goals, and I am honored and humbled that clients entrust me with a crucial part of their life”. At HCFCU, we are committed to helping our members work toward achieving their financial goals and we are delighted that Ferdie Pernia will continue to offer this valuable resource to our members.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Hawaii Community Federal CU **is not** registered as a broker/dealer or investment advisor. Registered representatives

**“They rely on me for their financial goals, and I am honored and humbled that clients entrust me with a crucial part of their life.”**

—Ferdie Pernia

of LPL offer products and services using the name LPL Financial located at Hawaii Community Federal CU, and may also be employees of Hawaii Community Federal CU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Hawaii Community Federal CU.

**Securities and insurance offered through LPL or its affiliates are:**

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed
Not Credit Union Deposits or Obligations	May Lose Value

Your Credit Union (“Financial Institution”) provides referrals to financial professionals of LPL Financial LLC (“LPL”) pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services.

Please visit: <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> ■





## A Higher Calling at HCFCU

HCFCU has announced the promotion of Melody Carvalho to the position of Call Center Manager. In her new role, Carvalho will oversee the operation and functions of the call center, including administration, personnel, and community & public relations. She will also keep the Vice President of Operations informed on the performance and efficiency of the Call Center.

**“Serving our community for the past 17 years here at HCFCU is truly a rewarding journey.”**



Melody Carvalho

**Since first joining HCFCU in 2005**, Carvalho has served as a Call Center Representative I, Call Center Officer I, and Call Center Officer II. Specifically, she managed incoming calls and directed calls to the appropriate branch/de-

partment. During that time, Carvalho earned a number of promotions and was named HCFCU Employee of the Year in 2013. Prior to HCFCU, she spent 18 years in the hotel industry, working at King Kamehameha Kona Beach Hotel and Sheraton Keauhou Resort & Spa.

“Serving our community for the past 17 years here at HCFCU is truly a rewarding journey,” says Carvalho. She finds fulfillment in giving back to the community and has served on the Church Board and as the Church Treasurer. In her free time, Carvalho enjoys spending time with her family, paddleboarding and kayaking. ■



## HCFCU Receives Pualu Award

HCFCU has been awarded the 2023 Pualu Award by the Kona-Kohala Chamber of Commerce (KKCC). Pualu, meaning “all together, in unison, and cooperative”, is an annual award given in recognition of businesses, organizations, and individuals that work together for West Hawaii in providing business leadership and community service.

**The Pualu Award serves as a testament** to HCFCU’s dedication to improving financial literacy and education on Hawaii Island. First introduced in 2010, Deposit Day has expanded to eleven elementary schools island wide, giving keiki the experience of making their own deposits and rewarding them with prizes. Financial education continues through high school, as HCFCU partners with five high schools in establishing and managing Student Credit Unions (SCU) on campus. The SCUs give students and staff access to their accounts and offers services such as deposits, withdrawals, and cashing checks.

HCFCU also provides ten annual scholarships and offers free online resources for adults, such as BANZAI and KOFE. Recognizing that financial literacy empowers communities, HCFCU is dedicated to educating its members in making the best financial decisions for themselves and their ohana.

“Mahalo to the Kona-Kohala Chamber of Commerce for recognizing HCFCU with this prestigious honor,” added Buskirk. “This award recognizes the dedication and passion that our team has for the community. We are committed to our mission of making a positive impact through our educational programs.” ■

# Meet the Newest Members of the HCFCU Ohana

HCFCU is delighted to welcome Christina Salisbury as Internal Auditor. Ms. Salisbury brings extensive experience to this role from Washington Trust Bank in Spokane, Washington, where she most recently served as Lead Business Auditor.

**“At HCFCU, I’ve not only advanced my career, I’ve also joined a community that has been very welcoming and open to me.”**



Christina Salisbury

**A graduate of Eastern Washington University,** Salisbury worked in various roles with Washington Trust Bank prior to becoming an Internal Auditor in 2018. She is a Certified Internal Auditor and a Certified Credit Union Internal Auditor.

In her new role, Salisbury will direct a comprehensive audit program to include performance, financial and compliance audit projects. She will maintain organizational and professional ethical standards, provide consulting services to management and staff, and provide direction for the annual audit plan. Salisbury will report to the Supervisory Committee and Chief Executive Officer.

“At HCFCU, I’ve not only advanced my career, I’ve also joined a community that has been very welcoming and open to me. As a newcomer, I’m able to contribute and know that my opinion is valued. I’m thrilled to have found a permanent home, both personally and professionally,” said Christina.

Outside of her career, Salisbury enjoys reading, traveling, and participating in amateur racing events. Her interest in running started later in life, where she quickly found her footing in 10K and 12K distances. ■

HCFCU is pleased to announce the hiring of David Huerta as Facilities Manager. With over 40 years of experience in the construction industry, Mr. Huerta brings a wealth of knowledge and expertise to HCFCU.



David Huerta

**In his new role,** Huerta is responsible for ensuring all Credit Union facilities are safe, compliant, well-maintained, accessible, and comfortable for employees and members. This includes developing a preventive maintenance program, performing on-site inspections and routine maintenance, testing alarm systems,

and coordinating with vendors and contractors.

“We are delighted to have David Huerta join the team as our new Facilities Manager,” said Tricia Buskirk, President & CEO at HCFCU. “With David’s extensive experience in construction and project management, we know our facilities are in excellent hands and will continue to be a safe, comfortable, and welcoming environment for our members and staff.”

Huerta holds a bachelor’s degree from Southern Oregon State University and served as Acting 1st Sergeant in the Marine Corps from 1979 — 1992. He went on to serve as Infantry Platoon Leader for the Oregon Army National Guard from 1992 — 1994. Huerta comes to HCFCU from TMS Construction, where he most recently served as Senior Project Manager and managed construction for projects in Waikoloa and Hualalai Resort. He also worked with Tinguely Development on the design build for HCFCU Headquarters in Kaloko.

In his free time Huerta is a dedicated volunteer, having served as Transition Director for the IRONMAN World Championship for over 18 years. He is also an active member of the Kona Community Development Action Committee. ■



 **COMING SOON**

# A More Secure, Speedy Way to Pay

Earn cash back with your new contactless Visa credit and debit cards. Enhancements to your Visa® credit and debit card are coming—with new reward, benefits and security features.

**These cards, with original illustrations** of iconic Hawaii Island landmarks, will be available with card renewals starting in June 2023.



## Contactless Card Features

- ✓ Fast, secure, checkout
- ✓ Same protection as a chip card
- ✓ Payments processed securely in seconds
- ✓ New **CURewards®** Program
- ✓ Cash back
- ✓ Travel discounts and benefits
- ✓ Redeem for merchandise
- ✓ Donate to Charity
- ✓ Safely shop your favorite online retailers



**FLEXIBLE EMPLOYMENT OPPORTUNITIES NOW AVAILABLE!**



## Start here to get there.



  
**\$2,000**  
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, including Birthday & Employment Anniversary
- ✓ Semi-Annual Bonus Incentives
- ✓ 401K Retirement Plan w/ Employer Match
- ✓ Wellness Program Reimbursement

**Multiple Full-time and Part-time positions available with flexible schedules at the Kailua and Kaloko Branch locations**

Visit us online for a list of available employment opportunities at HCFCU!  
[hicommfcu.com/job-openings](http://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.*

Federally insured by NCUA.



At Hawaii  
Community FCU ...

# Owners Count.

Your Summer HCFCU Newsletter

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MONEY  
DOES GROW  
ON *THIS* TREE.**

Open a high-earning  
Share Certificate from  
HCFCU & watch your  
savings grow!

**4.25%**  
APY\*

18 Month Share  
Certificate

Minimum Opening  
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\*APY = Annual percentage yield. APY is accurate as of June 13, 2023 and is subject to change without notice. Minimum opening deposit is \$500. An early withdrawal penalty may be imposed for early withdrawals. Fees may reduce earnings on the account. Certain terms and conditions apply. Membership in the Credit Union is required. Insured by NCUA.