

At Hawaii Community Federal Credit Union ...

Owners Count.

SPRING 2024 HCFCU NEWSLETTER

Optimizing for Our Ohana!

HCFCU SYSTEM UPGRADE
WEEKEND IS HERE!

APRIL 12-15

This Upgrade will provide:



Increased Security



Person-centric Banking



Setup for the Future



**Hawaii
Community**
FEDERAL CREDIT UNION

Rooted
in Trust,
Committed
to *You.*



➔ See inside
for all you'll need
to know about
the upgrade.



What's Inside:

Upgrade Ready!

An enhanced experience
is just around the corner
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Annual Member Week

This year, we're celebrating
you for an entire week!
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Tricia "Means Business!"

Our CEO receives
prestigious honor
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Going Greek for Good

Delta Kappa Gamma RHO
Chapter works to empower
women
pg.10

Optimizing for Our Ohana ✨

Aloha HCFCU Members! We are thrilled to announce our upcoming system upgrade that will revolutionize our financial services and elevate your member experience.



► **In a few days**, these system enhancements will not only increase the financial security of our credit union but also prioritize person-centric banking, giving you easier access optimized just for you. Our dedicated team will have more time to provide more personalized assistance, ensuring your financial needs are met with the excellent

service you deserve.

We understand with so much excitement over the new features and functions, we may encounter challenges and hiccups along the way. We ask for your patience during the transition as we work diligently to optimize our services for you.

We've taken great care to ensure this transition is seamless for our members. However, please note that there will be scheduled outages impacting our mobile and online banking systems, as well as temporary closures of our branches. For a detailed overview of what to expect before, during, and after the upgrade, please visit our system upgrade page hicommfcu.com/optimization.

Get ready for a banking experience that will be optimized just for you.

Should you have any questions or need assistance, please stop in at your nearest branch or give us a call at (808) 930-7700.

Mahalo for being part of the HCFCU Ohana. Get ready for a banking experience that's optimized just for you!

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

System Upgrade Weekend

Special closing reminder: The system upgrade will begin at closing of business on Friday, April 12, 2024, and will be completed over the weekend.

All HCFCU branches and electronic services will reopen at 8:30 am on Tuesday, April 16.

Available

- ✓ **Debit Cards:** Temporary daily limits will be in effect.
- ✓ **Credit Cards:** Temporary daily limits will be in effect.
- ✓ **ATM Withdrawals:** Temporary daily limits will be in effect.
- ✓ **Previously scheduled** automatic deposits, withdrawals, transfers, and payments will process normally.



NOT Available

- ✗ **HCFCU branches will be closed** and will NOT be available.
- ✗ **Call center representatives** will NOT be available.
- ✗ **Online and Mobile Banking** will NOT be available during the upgrade.
- ✗ **Online Bill Pay:** You will NOT be able to set up or cancel payments during the system upgrade. Scheduled bill payments will be processed normally.
- ✗ **Shared Branches:** You will NOT have access to your account or conduct any transactions at shared branches.
- ✗ **Loan and Mortgage applications** will NOT be available during the upgrade.
- ✗ **Loan payments:** You will NOT be able to set up new loan payments or cancel existing payments during the upgrade. Payments scheduled during the weekend will be processed as soon as the system comes back online.



Scan the QR code or visit hicommfcu.com/optimization for the most up to date information.

THE SYSTEM UPGRADE WILL PROVIDE:

-  **Increased Security** ✓
Always our top priority
-  **Person-Centric Banking** ✓
Easier access to all your accounts
-  **Setup for the Future** ✓
New innovations will be easier to implement

UPGRADE
WEEKEND

APRIL 12-15, 2024

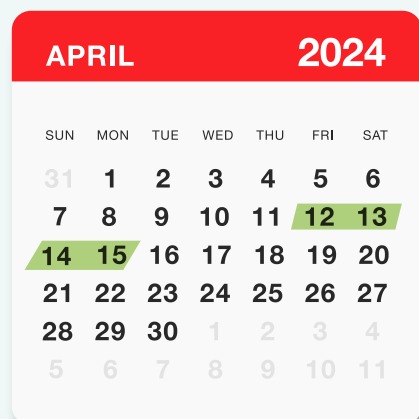
FRIDAY-
MONDAY

Member Checklist

Take These Steps On or Before **Friday, April 12, 2024**

☐ Mark your calendar

The system upgrade will take place:
April 12 — April 15, 2024



☐ Check your inbox

We'll keep you updated every step of the way. Consider adding info@hicommmfcu.com to your contacts and occasionally check your spam folder for any missed messages.

☐ Print history

While account history will be retained after the system upgrade, it is a good idea to print several months' worth of statements if you plan on working on your taxes during the weekend of April 12 — April 15, 2024.



Scan the QR code or visit
hicommmfcu.com/optimization
for the most up to date
information.

☐ Set travel notices

If you're traveling out-of-state during the upgrade, please let us know before closing on Friday, 04/12/24.

☐ Make deposits by the following deadlines

ATMs: Before 04/10/24
Mobile: Before 04/10/24
Branch: Before 04/12/24

☐ Make any necessary transfers

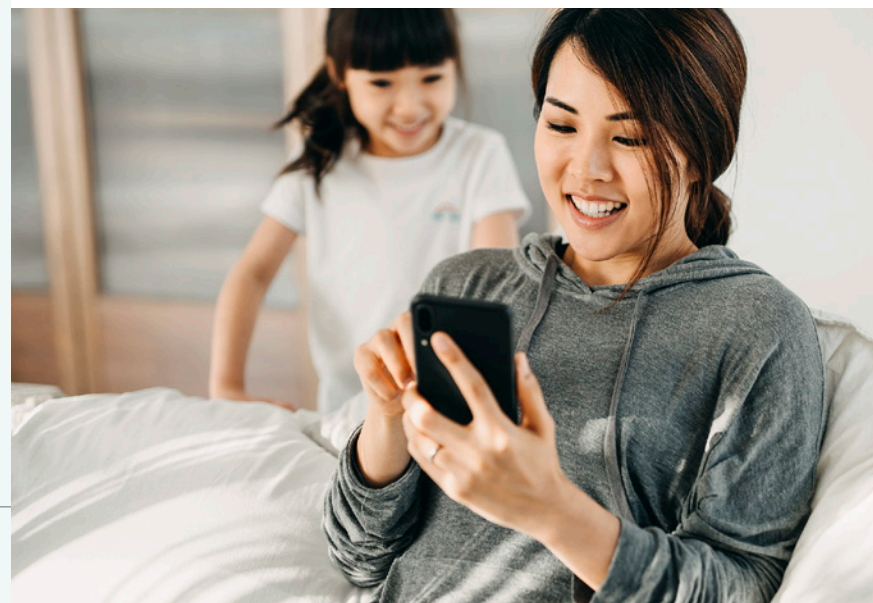
You will NOT be able to manually transfer funds during the system upgrade. Previously scheduled automatic deposits, withdrawals, transfers, and payments will process normally.

☐ Visit a branch if necessary

Complete special in-branch transactions before closing on Friday, 04/12/24.

Visit hicommmfcu.com/optimization

for full details, FAQs, and more!



NEW MANAGEMENT

Kaloko's New Branch Manager

HCFCU is proud to introduce *Craig Bisgard* as the new Branch Manager for its Kaloko branch.

► **Bringing a wealth of experience** in property management, finance, and community service, Bisgard is poised to lead the branch into a phase of growth and enhanced service for its members.

Bisgard holds a Bachelor of Business Administration with majors in Management and Marketing from the University of Alaska Anchorage. With a decade-long professional journey encompassing various roles, Bisgard comes to HCFCU from the State of Hawaii Department of Transportation (HDOT) where he served as Property Manager since 2018. Prior to HDOT, he held roles at the State of Hawaii Department of Education and First National Bank Alaska (FNBA).

In his new role, Bisgard will oversee the branch's overall administration, operations, personnel functions, loans, and community relations. His commitment to excellence paired with a service-oriented attitude, will further elevate the branch's performance and efficiency.

"We are thrilled to welcome Craig Bisgard to lead our Kaloko branch," stated Tricia Buskirk, President, and CEO at HCFCU. "His diverse expertise, dedication to community service, and proven track record in finance and property management make him an invaluable addition to our team. We are confident that under his leadership, the Kaloko branch will continue to thrive."

Bisgard has received numerous awards and certifications throughout his career, including the Management Associate program, Outstanding Assistance Award from Civil Air Patrol, Sustained Performance Award from the DOTA, and awards for Most New Loans and Highest Loan Volume from FNBA. In his free time, he is an active volunteer for the Hawaii State Library System and enjoys painting, reading, cooking, and spending time with his wife. ■



Information Systems Manager

HCFCU is pleased to announce *David Yap* as Information Systems Manager

► **Yap began his journey** with HCFCU as an intern in 2016 and has served in several roles including Information Systems Coordinator, Network Officer, and most recently, Senior Network Officer. Prior to joining the credit union, he held roles in the medical industry as an Emergency Medical Technician and supported



American medical response operations in Honolulu, where he provided crucial IT support and played an active role in disaster response teams.

"We are thrilled to see David's journey at HCFCU come full circle with his promotion to Information Systems Manager," said

Tricia Buskirk, President, and CEO at HCFCU. "From his beginnings as an intern to his current role, David has consistently demonstrated technical proficiency and a commitment to service."

In his new capacity as Information Systems Manager, David will oversee the credit union's information systems, including networking infrastructure, virtual systems, and technology-related needs. His responsibilities will include developing and overseeing technology plans and budgets, ensuring optimal day-to-day system operations, and liaising with vendors and regulatory agencies.

David is poised to assist in leading HCFCU into the future using cutting-edge financial technology. By upgrading our core system, David's expertise will play a pivotal role in ensuring our members receive the best financial services. He is also deeply invested in the community, contributing to the start-up of Medex Physician's Assistant school in South Kona, which has successfully graduated two classes of Physician's Assistants.

As HCFCU continues to expand its technological capabilities, Yap's leadership will be instrumental in driving the credit union's success and advancing its mission of serving the community. ■

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.



\$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

“I enjoy malama ‘āina—to take care of the land—from maintaining and preserving the ancient & historic trails, to planting taro.

HCFCU’s flexibility and leave policies allow me to balance work with the other aspects of life that fulfill me; family, friends and farm-life!”

— Nellie Medeiros

Corporate Development & Marketing Manager
and ‘āina enthusiast

Member of the HCFCU ohana since 1973



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

Federally insured by NCUA.

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



ANNUAL MEMBER'S WEEK

SAVE THE DATES: *May 6 - May 10*

87th Annual Membership Meeting & Member Appreciation Week



Member Appreciation Week

MAY 6-10, 2024

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 our traditional annual membership program and luncheon, get ready for a week-long celebration — our Membership Appreciation Event! Spread across all our branches, the week-long celebration will be brimming with thoughtfully curated activities 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.



Visit one of our branches or use this QR code to enter to win the **\$870 grand prize**. QR code valid between May 6–10, 2024.*

*NO PURCHASE NECESSARY. Must be an HCFCU member to enter. Visit hicommfcu.com for complete drawing rules.



Annual Membership Business Meeting



SATURDAY, MAY 11, 2024
(10:00 AM – 10:45 AM)

► This year’s Annual Membership Business Meeting will be held on May 11, 2024, at 10 am at our Kaloko Branch Training Room. If you are interested in attending, please RSVP by using this QR code. Seating is limited. ■



Scot Yoshimura to Board of Directors

HCFCU is proud to announce the appointment of *Scot Yoshimura* to its Board of Directors.



► **A 1986 graduate of Konawaena High School**, Scot earned his associate degree in architectural drafting from Hawaii Community College and a bachelor's degree in civil engineering from the University of Hawaii at Manoa. His impressive professional journey includes

serving as a Product Engineer for Hawaii Precast, Inc., and as Project Manager for Jas. W. Glover, Ltd. Currently, Yoshimura serves as Vice President of West Hawaii Operations for Isemoto Contracting Co., Ltd.

"We are honored to welcome Scot Yoshimura to our board," said Tricia Buskirk, President, and CEO of HCFCU. "His extensive experience in engineering, project management, and community leadership will be invaluable as we continue to serve our members and the community."

In addition to his new leadership role at HCFCU, Scot serves on the board of directors for the Hawaii Island Contractors Association, further demonstrating his dedication to community engagement and service.

Beyond his career, Scot enjoys traveling and trying new restaurants with his wife Debbie, and three children, Gabrielle, Reyn, and Madison. In his spare time, you'll find Scot indulging in outdoor activities, including fishing, hunting, and golf.

Scot's appointment exemplifies HCFCU's commitment to fostering diverse perspectives and expertise on its board, ultimately benefiting the members and communities we serve.

For more information about HCFCU and its Board of Directors, please visit hicommmfcu.com. ■

Hungry to Help

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 the 23rd Annual Feed-A-Thon to benefit the Food Basket and to have our 6 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.

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. ■



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Congratulations Tricia!

Tricia Buskirk, President & CEO of HCFCU, Named Honoree of PBN 2024 Women Who Mean Business Award

► **Tricia Buskirk, President and CEO of Hawaii Community Federal Credit Union (HCFCU)**, has been named an honoree of the Pacific Business News (PBN) 2024 Women Who Mean Business Award. This prestigious honor celebrates women leaders who have demonstrated exceptional business acumen, visionary leadership, and a commitment to community service.

Tricia Buskirk epitomizes the qualities of a leader as an advocate for community empowerment and a trailblazer in the financial services industry. Since assuming the role of CEO and President of HCFCU in 2014, Tricia has steered the organization through significant growth, innovation, and community engagement.

Under Tricia's leadership, HCFCU has achieved many milestones, including the expansion of branches island-wide, a comprehensive brand refresh, and the successful renovation of key branches. Notably, she has spearheaded initiatives to enhance youth financial literacy through the establishment of Student Credit Union branches in local high schools.

Tricia's resilience and strategic decision-making were

During the challenges of the COVID-19, Tricia's unwavering commitment to member services and employee well-being ensured uninterrupted operations of all HCFCU branches.

particularly evident during the challenges of the COVID-19 pandemic. Her unwavering commitment to member services and employee well-being ensured uninterrupted operations of all HCFCU branches.

Beyond her professional achievements, Tricia Buskirk is deeply engaged in community service, serving in leadership roles for various organizations including the American Cancer Society, Hawaii Credit Union League, Food Basket, and Japanese Cultural Center of Kona, among others. Her long-standing commitment to philanthropy and community development embodies her dedication to making a positive impact beyond the boardroom.

Tricia Buskirk and other honorees of the PBN 2024 Women Who Mean Business Award were celebrated at an awards ceremony on March 28 at The Royal Hawaiian, a Luxury Collection Resort. The event brought together influential leaders from diverse industries to honor the outstanding contributions of women in business and leadership roles.

Please join us in congratulating Tricia Buskirk on this well-deserved recognition as a leader, advocate, and catalyst for positive change in the community. ■

RELAY FOR LIFE

Teaming up to make a difference.
JOIN US!

When we rally together in the fight against cancer, we can accomplish anything.

WHEN: Saturday, July 20, 2024

5 pm–Midnight

WHERE: Francis Wong Stadium
Hilo, Hawaii





Greek for the Greater Good

MEMBER SPOTLIGHT:

Delta Kappa Gamma RHO Chapter West Hawaii

Within the educational sphere of West Hawaii, the *Delta Kappa Gamma (DKG) RHO Chapter* stands out for its commitment to empowering women in education by providing support for each other, local schools, and their communities.

► **As a member of DKG Society International**, the group's mission is to promote professional and personal growth of women educators and excellence in education. At the local level, the group supports women in education by providing scholarships, networking opportunities, and hosting activities that focus on the total well-being of their members.

Q&A with DKG RHO's President Nancy Jadallah (NJ) & Treasurer Lori Uchimura (LU)

Will you share some insights into the efforts and initiatives of the chapter in raising funds for scholarships for West Hawaii students pursuing a degree in education?

NJ: We started out as a small chapter in 2017, providing a \$1,000 scholarship to a female senior in West Hawaii interested in pursuing a career in education. As membership grew, we were able to provide two \$1,000 scholarships. Over the years, we have organized various fundraising

“Our hope is that the scholarships serve as a motivator for students to realize the ease with which they can apply for local scholarships...”

—Nancy Jadallah, President,
Delta Kappa Gamma RHO Chapter

events and initiatives, such as multi-home rummage sales and the "Teacher Aloha Program", which brought in nearly \$1,000 through social media. We are always looking for new and lucrative means of raising scholarship funds.

What impact do you hope the \$1000 scholarships will have on the recipients and their educational journeys?

NJ: Our hope is that the scholarships serve as a motivator for students to realize the ease with which they can apply for local scholarships, and intentionally pursue the vast number of scholarships available to them. It is also an indicator that education is a worthwhile career. In the scope of things, support and encouragement is important and it shows that we are placing value on education.

DKG RHO has been a member of Hawaii Community FCU since the chapter was established in 2017. Why did you choose HCFCU?

LU: HCFCU was created by coffee farmers, many of whom were known and respected by my husband's parents (also coffee farmers). HCFCU is still committed to serving the community today in many ways and even provides a unique experience for our high school seniors called the Financial Reality Fair.

As a member of both DKG RHO Chapter and HCFCU, how do you feel these affiliations complement each other in supporting education and the community?

NJ: Both DKG RHO Chapter and HCFCU share a common commitment to serving our community and promoting educational opportunities. While DKG RHO Chapter focuses on empowering women educators and fostering leadership within the field of education, HCFCU provides vital financial services and support to educators and students alike. Together, these affiliations create a synergistic partnership that enhances our collective impact in supporting education and empowering individuals to thrive in their educational journeys.

Lastly, what message would you like to convey to other educators or community members who may be interested in supporting or joining the DKG Rho Kona Chapter's efforts?

NJ: DKG is a heartfelt organization supporting women in education and encouraging them to take on leadership roles in their schools, in their community and the world. Our children are the future, and we need to be an integral part of education and the shaping of their future. The more educators with the same vision take leadership roles, the better for our schools, community, and society. ■

Social Responsibility

Introducing Our 2024-2026 Triennial Social Responsibility Partner: *The Daniel R Sayre Memorial Foundation*



► **We're excited to unveil** the recipient of our 2024-2026 Triennial Social Responsibility efforts: The Daniel R Sayre Memorial Foundation (Sayre Foundation). Following a thorough nomination and review process by our staff, the Sayre Foundation emerged as the clear choice.

The Sayre Foundation's mission is simple yet profound: to save lives. For over 26 years, this organization has been a cornerstone of support for our local heroes in the Hawaii Fire Department. Through private fundraising efforts, they've provided critical equipment and training that our local and state governments couldn't otherwise afford, ensuring the safety and effectiveness of our first responders.

The foundation's story began in 1997 as a fund under the Hawaii Community Foundation's umbrella, before incorporating in 2007. Initially focused on Hawaii Island, their mission expanded during the COVID-19 pandemic to support life-saving efforts which impacted the entire state. Notably, the foundation played a pivotal role through partnerships with private donors in Hawaii Island's COVID response by funding community screening and vaccination programs, contributing to the island's low rates of illness and death.

The impact of the Sayre Foundation extends far beyond our community. Their support directly benefits all residents and visitors to our islands, ensuring emergency services are readily available to all in need. HCFCU is proud to support the Sayre Foundation and the brotherhood of heroes of the Hawaii County Fire Department in their efforts to protect life, land, and homes on Hawaii Island.

In the coming months, we'll dive deeper into the work and initiatives of the Sayre Foundation, providing opportunities for our members to engage and support their life-saving endeavors. Together, we can broaden our social responsibility efforts and make a tangible difference in our community through our partnership with the Daniel R Sayre Memorial Foundation.

Stay tuned for updates and ways to get involved! ■



At Hawaii
Community FCU ...

Owners Count.

Your Spring 2024 HCFCU Newsletter

Holiday Schedule

All branches will be closed
on the following dates:

Monday, April 15	System Upgrade
Monday, May 27	Memorial Day
Monday, June 19	Juneteenth National Independence Day
Thursday, July 4	Independence Day

Contact Us

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

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

Email
info@hicommmfcu.com

 
@hicommmfcu

SYSTEM UPGRADE WEEKEND
**APRIL
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