

Welcome to your

# OWNERS COUNT

## LETTER FROM THE CEO

The health and safety of our members and staff is our utmost priority and I wanted to thank our Credit Union 'ohana for your ongoing kokua and patience as we accommodate requirements and safety measures to continue keeping everyone safe during the ongoing COVID-19 pandemic.

To safely service our kupuna and those most at risk, we continue to limit entrance during the first 90 minutes of the day for their safety and we also monitor occupancy limits to provide an environment that allow safe distancing throughout the day. When in our branches, face masks are in use and we provide hand sanitizers as we continue disinfecting all high-touch areas throughout the day. Sealed anti-microbial pens are also available when utilizing our transaction counters.

As we all continue to navigate through the effects of the ongoing COVID-19 pandemic, we are also here for you and stand ready to help with your financial needs.

Many of our local businesses are struggling to stay afloat. At Hawaii Community Federal Credit Union, we are proud to lead Holomua Hawaii, an island-wide partnership among Hawaii Island credit unions to get these businesses and non-profit organizations financial help. As of mid-September, the program has provided more than \$4.2 million in funding to over 450 of our community businesses and nonprofits. For more information on the program and how to apply, go to [hicommfcu.com/holomua-hawaii](http://hicommfcu.com/holomua-hawaii)

We realize that economic hardship comes in all forms, which is why we want you to know there is an array of financial assistance options being made available to Hawaii Island residents through other local partnerships. Among them is a rent and mortgage assistance program for Hawaii Island families.

Learn more about eligibility requirements and how to apply at [hopeserviceshawaii.org/RMAP/](http://hopeserviceshawaii.org/RMAP/)



We are always here for you and our community. If there is anything we can do for you, please reach out to us at [info@hicommfcu.com](mailto:info@hicommfcu.com). Until then, be safe and take care.

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

MORE

Newsletter

## ONLINE BANKING FEATURES – ARE ON THE WAY–

A year ago, after we received valuable feedback from our online banking members, we launched our new online banking platform to bring you better security and protection as our members continue to depend on digital banking to manage their finances. As part of our commitment to you, we've been working on ensuring you have a great experience with this new system, and we're excited to roll out new features to improve your online banking experience even further.

Soon, we'll be rolling out additional features aimed at giving you more control when it comes to managing your finances.

### Card2wap

Updating your payment information just got easier. With CardSwap, you can easily update the Hawaii Community FCU card you use to pay approximately 60 of the most popular streaming services, subscriptions and eCommerce merchants!

### BillerDirect

Your bill pay experience just got easier! With BillerDirect, you can view your bill due dates, view your payment history and pay your bills all from online banking.

Both features will be available the latter part of October on your desktop and mobile versions of online banking!

**More features are being planned as we keep working to bring you the best online experience we can provide.**



# –MAHALO AND CONGRATULATIONS– LEE ANN!

At the end of September, our Kohala Branch Operations Officer Lee Ann Ashimine retired after 32 years of being part of Hawaii Community Federal Credit Union's staff `ohana. In her time at the credit union, Lee Ann has been an integral part of our family and dedicated herself to supporting the needs and interests of our valued members in and around Kohala. We are honored that Lee Ann chose to give so much to Hawaii Community Federal Credit Union, and we're so grateful for the years of selfless service she gave to her colleagues and our membership. We wish her the absolute best as she embarks on this new chapter of her life. Please join us in congratulating Lee Ann in her retirement and thanking her for her contributions to the work of our credit union.



# –CONGRATULATIONS– JASON!

We are very excited to announce the appointment of Jason Ayers, formerly assistant vice president-loan manager, to the position of Vice President of Lending. Throughout his 19 years at Hawaii Community Federal Credit Union, Jason has helped many local families as loan officer, senior loan adjustment officer and, most recently, as assistant vice president-loan manager. He is also an active member of the community, having served as a Pop Warner football volunteer for 15 years and as a member on the Board of Directors for the Westside Eagles and Kona Marlins. When not working or volunteering, Ayers enjoys fishing, spending time with his family and working on cars.







INSPIRING HOPE FOR  
A GLOBAL COMMUNITY™

# INTERNATIONAL

– CREDIT UNION DAY –

• LOCAL SERVICE • GLOBAL REACH •

On October 15, we will be celebrating, along with more than 56,000 credit unions around the world, International Credit Union Day (ICU Day), in recognition of the philosophy that drives the credit union movement as well as its achievements.

Throughout the ongoing pandemic, credit unions have embodied the long-standing traditions of People Helping People and putting people before profit. We're honored to have the opportunity every day to help our members navigate

the uncertainty facing our world. As we celebrate ICU Day in a new and different world, we reflect on our roots as an organization founded on principles of community support and our commitment to serve the members who made us who we are today. We strongly believe the people-first principles of the credit union movement make institutions like ours ideal financial partners for everyone. Mahalo for continuing to be part of something great and placing your confidence in us.

YOU MAKE US

#1

**MAHALO TO ALL OUR MEMBERS AND  
OUR COMMUNITY FOR VOTING US  
AS THE TOP CREDIT UNION  
IN WEST HAWAII!**

*This is our seventeenth time receiving this recognition and each time it gets better and better. We're also proud to have been recognized as a finalist in the category of best credit union in East Hawaii, as well as the category of best Coronavirus Response among all financial institutions in East Hawaii. Hawaii Community Federal Credit Union is thankful for having you as a member and being a part of our 'ohana.*



## MARKET DAY

HOPE  
Services Hawaii

**OCTOBER 15 & 16**

Every year in October, we celebrate International Credit Union Day with our special Market Day, giving our communities the opportunity to support local vendors by buying food, refreshments, produce, art and crafts all to raise funds for our friends at HOPE Services Hawaii.

This year's Market Day, scheduled for **Oct. 15 and 16**, will look a little different, and we're still working on finalizing the details to ensure we can offer you a safe, fun event we can all enjoy.

Market Day is also when we will be making our popular calendars available to our members! Please stay tuned to our website, [www.hicommfcu.com](http://www.hicommfcu.com), and our social media pages, where we'll be providing more information as the details are finalized. Mahalo for understanding as we adapt to the circumstances we continue to face as a community.

To find out more information about HOPE Services, please visit  
**[hopeserviceshawaii.org](http://hopeserviceshawaii.org)**



## Happy Anniversary! HILO BRANCH

On Saturday, July 25, our Hilo Branch celebrated its first year anniversary with a special drive-thru event for the community featuring giveaways and free bentos to-go! Over the course of the day, we welcomed more than 600 people as our staff and volunteers offered Hilo and East Hawaii residents the chance to experience the credit union's familiar welcoming spirit in an event that prioritized the health and safety of credit union staff, volunteers and the participants who took part in the event. During the event, participants were able to enter the credit union property and proceed through several stations, where volunteers wearing cloth facemasks distributed giveaways and bentos in a way to limit physical contact and maximize the enjoyment of participants. We were also thrilled to award hundreds of dollars worth of gift cards supporting local stores and eateries to some lucky attendees! Congratulations to our winners and mahalo to everyone who came out to support our Hilo Branch's first year. We look forward to many more years of serving our East Hawaii neighbors and families!



## SAVE THE DATE

NOVEMBER 14, 2020



The annual Relay For Life events are an opportunity to remember and celebrate those close to us who battled with cancer during their lifetime. At the same time, it is also an important opportunity to raise funds for the American Cancer Society to assist those currently undergoing cancer treatment as well as their families.

Given the current limitations on in-person gatherings, this year's event is planned for a virtual Relay For Life presented by The American Cancer Society and Na Leo TV.

### RELAY FOR LIFE OF THE BIG ISLAND 2020

WHEN: Saturday, Nov. 14, 2020 TIME: 5:30 pm - 8:00 pm

WHERE TO WATCH: Na Leo TV channel 53

We are also very excited to announce three of our staff – Vice President of Operations Ryan McGrady, Hilo Branch Manager Tyson Klask and Kohala/Honokaa Branch Manager Tim Ashcraft – will be participating in the "Real Men Wear Pink" campaign throughout October to raise awareness of breast cancer and funds to benefit the American Cancer Society's breast cancer initiatives.

PLEASE VISIT

[WWW.HICOMMFCU.COM/RMWPINK](http://WWW.HICOMMFCU.COM/RMWPINK)

AND FOLLOW OUR SOCIAL MEDIA TO LEARN HOW YOU CAN SUPPORT RYAN, TYSON AND TIM'S EFFORTS!



RYAN McGRADY



TYSON KLASK



TIM ASHCRAFT



SCHOLARSHIPS ARE NOW AVAILABLE!

# 2020 College Scholarships

CELEBRATING 35 YEARS OF PROVIDING SCHOLARSHIPS TO HAWAII ISLAND!

Hawaii Community Federal Credit Union is proud to offer eight \$3,000 scholarships.

For 35 years we have awarded these 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 the 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 on Hawaii Island

- 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, 2020** / Application deadline: **March 8, 2021**

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: [marketing@hicommfcu.com](mailto:marketing@hicommfcu.com)

## PREPARE YOUR FINANCES FOR HURRICANE SEASON

Preparing for hurricane season takes 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.

The Federal Emergency Management Agency recommends creating a budget for expenses related to disasters, such as insurance deductibles, costs related to evacuations and essentials like gas, food, shelter and emergency medical help. It's also a good idea to consider an emergency savings account to be ready when an emergency arises.

FEMA offers an Emergency Financial First Aid Kit on its website to help you keep track of important documents, records and contact information you may need in the aftermath of a disaster, such as a hurricane. In addition to household identification, contacts and medical information, the kit also includes a checklist to help you keep track of financial and legal documentation.

Learn more about how to be prepared at [www.hicommfcu.com/Learn/Education/Emergency-Financial-Preparedness](http://www.hicommfcu.com/Learn/Education/Emergency-Financial-Preparedness)

The Federal Trade Commission suggests taking an inventory of your possessions with video or photos, which could help you if you need to file an insurance claim. As with other important records, the FTC recommends keeping one hard copy of the inventory in a fire-proof, lockable file box in your home and a second copy held either in a safe deposit box or saved on a device such as a USB flash drive or external hard drive kept at a safe location away from home.

Hawaii Community Federal Credit Union offers safe deposit boxes at most branches. **Call 930-7700** or visit your local branch for availability and additional information.

Other documents to consider storing in a safe deposit box include property leases, deeds and titles for your home and any vehicles; financial agreements, appraisals of expensive jewelry and heirlooms as well as certificates for any stocks, bonds or other investments you may have.

The key to your safe deposit box should be kept in a fire-proof, lockable file box along with a small amount of cash in case ATMs and financial institutions are closed. The FTC recommends keeping the file box on a shelf in a secure and accessible place where it can be easily grabbed in the event of an emergency.

**HURRICANE SEASON IN THE CENTRAL PACIFIC STARTS JUNE 1 AND RUNS THROUGH NOVEMBER 30**





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## Our Community, Our 'Ohana

*In August, dozens of our credit union staff came together to support the important work of HOPE Services Hawaii in Kailua-Kona. Staff members washed vehicles, prepared "Welcome Home" kits and prepared lunch for individuals in our community experiencing houselessness and receiving support from HOPE Services.*



*As our triennial social responsibility partner, HOPE Services is a regular teammate of ours in the community.*

*As many of our members are aware, our popular Market Day event is one of many opportunities we look forward to so we can support the important work HOPE Services does in our community.*

*We're grateful for this opportunity to work directly with staff members at HOPE Services and support such a valuable part of our community on which many of our neighbors depend.*

## Holiday Schedule All branches will be closed on the following dates

**Monday,  
October 12**  
Columbus Day

**Wednesday,  
November 11**  
Veteran's Day

**Thursday,  
November 26**  
Thanksgiving Day

**Friday,  
December 25\***  
Christmas Day

**Friday,  
January 1, 2021\*\***  
New Year's Day

\* Branches close at 12 noon on  
Christmas Eve - Thursday  
December 24

\*\* Branches close at 12 noon on  
New Year's Eve - Thursday  
December 31