

Welcome to your

OWNERS COUNT

Newsletter

OCTOBER | 2022

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

International Credit Union Day

OCTOBER 20th

ON OCTOBER 20, WE WILL BE CELEBRATING INTERNATIONAL CREDIT UNION (ICU) DAY, ALONG WITH CREDIT UNIONS WORLDWIDE. ICU Day recognizes the history, philosophy, and achievements of the global credit union movement. Over the years, credit unions have continued to embody the long-standing traditions of people helping people and putting people before profits. Mahalo for placing your confidence in us for the last 85 years, and for continuing to support your Hawaii Community Federal Credit Union.

Market Day OCTOBER 20th & 21st

EVERY YEAR IN OCTOBER, WE CELEBRATE INTERNATIONAL CREDIT UNION DAY WITH OUR SPECIAL MARKET DAY ACTIVITIES.

We invite our communities to support local vendors by purchasing food, refreshments, product, arts and crafts to raise funds for our Hawaii Island Hospices.



This year's Market Day is scheduled for **October 20 and 21.**

During Market Day, we will be making our popular calendars available to our members. Please stay tuned to our website, www.hicommfcu.com, and our social media pages for updates.

FREE!

Member Shred Day OCTOBER 20th

BRING IN YOUR SENSITIVE PAPER DOCUMENTS TO SAFELY DISPOSE OF THEM.

We've partnered with Access to provide this free service to our members. All documents will be put into a secured, locked container and then taken to Access's secure facility for shredding. No CDs, DVDs, acrylic pocket binder, etc.



THURSDAY
October 20, 2022
9 am – 4 pm

COME TO THE KALOKO FACILITY
73-5611 Olowalu Street
Kailua-Kona, HI 96740

– LIMIT 5 BANKER SIZE BOXES PER PERSON –

Kailua

Branch Renovations Update



We are pleased to report that the renovation of the Kailua-Kona Branch that started in April 2022 is progressing very nicely.

The branch was tentatively scheduled to reopen after the first phase of construction.

After careful consideration, we determined that the limited branch services we had planned to offer during construction would have created an experience that was far below our members' standards. Our assessment of the extent of the renovation and the interim conditions of the branch led us to make this determination. The Kailua-Kona Branch will remain closed until the renovation is complete, which is tentatively scheduled for February 2023.

Kailua-Kona Branch members will continue to be served at the Kaloko Branch located 5 miles away at 73-5611 Olowalu Street in the Kaloko Industrial Park or at the Kealahou Branch located 9 miles away at 81-6631 Mamalahou Hwy. Members may also use the convenience of our online or mobile banking and bill pay service for convenient, 24/7 access to conduct your business anywhere, anytime.

What are the updates to the renovation?

The renovation will update the branch layout with a modern design that creates convenience, enhanced security and elevates the member experience.

Members can look forward to the following upgrades:

- Installation of a 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.

Renovation/Construction timelines.

The branch is tentatively scheduled to re-open in February 2023.

We appreciate your patience and understanding as we work to improve your experience at our Kailua-Kona branch. Please note that all dates are subject to change. We promise, it will be worth it!

• NOTE - For our safe deposit box members:

Access to safe deposit boxes will continue to be available during specified hours throughout the week via appointment. Please visit www.hicommfcu.com/kailua or call us at **808-930-7700** to schedule an appointment or to find out more about safe deposit access during the branch closure.

• NOTE - For our ATM & NIGHT DEPOSITORY users:

As the renovation progresses into the next phase, the ATM and night depository will be unavailable beginning **August 15, 2022** throughout the duration of the project.

• QUESTIONS?

Give us a call at (808) 930-7700 and we'll be happy to help. Or visit our website at www.hicommfcu.com/kailua or visit our social media pages @hicommfcu for updates and announcements. **We can't wait to bring you the new Kailua-Kona Branch!**

• MEMBER SERVICES

The Kailua-Kona branch staff will be temporarily located at the Kaloko and Kealahou Branches and will be serving Kailua-Kona members there during the renovation.

BRAND
REFRESH

ROLLING OUT
FALL 2022

This Fall we will be launching our brand refresh. Our new logo continues to honor our agricultural roots with a refreshed, contemporary look to reflect who we are today. It illustrates the strong connection we have with our community by the interlaced fronds that are tightly connected, growing, and supporting each other.

The brand refresh will visually change everything that has our logo on it. You can expect to see updates and changes incrementally over the course of the next several months.



Although our look may be changing, our unwavering mission to be **"Rooted in Trust, Committed to You"** will always remain the same.

For more information about our brand refresh, please visit www.hicommfcu.com/brandrefresh

REAL MEN WEAR PINK



**Raising Awareness of Breast
Cancer Throughout the
Month of October**



CHRIS FONOIMOANA



CRAIG CAMELLO



JASON AYERS



TIM ASHCRAFT



TYSON KLASK

**We are very excited to announce that five
of our staff will be participating in the
"Real Men Wear Pink" campaign:**

- **Chris Fonoimoana** - Information Systems Coordinator
- **Craig Camello** - Kaloko Branch Manager
- **Jason Ayers** - Vice President of Lending
- **Tim Ashcraft** - Honokaa & Kohala Branch Manager
- **Tyson Klask** - Hilo Branch Manager

This campaign will raise awareness of breast cancer and funds to benefit the American Cancer Society's breast cancer initiatives throughout the month of October.

To learn more about the campaign, please visit
www.hicommfcu.com/rmwpink

Don't forget to follow our social media platforms to
learn how you can support our participants!

TONI CLAIRE

HAPPY RETIREMENT!



At the beginning
of August,
our Kailua Branch
Senior Operations Officer,
Toni Claire Haanio,
retired after 42 years
of service.

**She has been a vital part of our Hawaii Community Federal Credit Union
staff ohana serving our members, staff, and credit union.**

We are very honored to have had Toni as a part of our staff ohana for the past
42 years. Her loyalty and support will be missed by staff and members.

**Please join us in congratulating her in her retirement and thanking
her for her hard work and dedication over the years.**



In Our Community

Relay For Life

On Saturday, July 16, the American Cancer Society held its 30th anniversary celebration of Relay For Life of the Big Island. This year was the first in-person Relay event since 2019. Our Hawaii Community FCU staff, their families, and friends had a blast participating in the event.

Hawaii Community Federal Credit Union was able to fundraise over **\$15,000** for the American Cancer Society. Mahalo to members and our staff for helping us raise funds to support the American Cancer Society, and its initiative to fight against cancer. We are looking forward to next year's event!

**Celebrating 37 years
of providing scholarships
to Hawaii Island!**

— 2023 — COLLEGE SCHOLARSHIPS

Hawaii Community Federal Credit Union is proud to offer 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.

—IMPORTANT DATES—

- Online application available - **December 1, 2022**
- Application deadline - **March 6, 2023**
- For full eligibility and submission requirements please visit www.hicommfcu.com/scholarships

—QUESTIONS—

- Please contact Hawaii Community Federal Credit Union with any questions.
- Phone - **808-930-7700**
- E-Mail - scholarships@hicommfcu.com

**You
Make Us
#1**



**Mahalo to all our members and
our community for voting us the top
credit union in West Hawaii!**

This is our nineteenth time
receiving this recognition which
we are extremely grateful for.

Hawaii Community Federal Credit Union
is thankful for having you as a member
and for being a part of our ohana.



COMMITTED TO *Our Community*

MEMBER SPOTLIGHT

AUDREY MAXWELL-HODGDON & DAPHNE MCKEEHAN

Convenience Plus

Convenience Plus was opened in 2003 by sisters Audrey Maxwell-Hodgdon and Daphne McKeehan. It seemed logical that they joined to open a Convenience Store/ Fueling station, as they grew up in the business owned by their father Alfred (Fred) Jose Andrade, Sr. since 1960. Convenience Plus is a family business employing 14 community members.

The current building was constructed in 1959 by the Hamakua Sugar Company's Construction Division. Mr. Andrade built the gas station, repair shop and its canopy area and continued its structure to the rear of the gas station utilizing military barrack quasits that he purchased from Camp Tarawa in Waimea. These quasit buildings were in use from 1943-1945 but since World War II had ended, they were sold as surplus to the public. The station's grand opening event was held on March 5th, 1960, and the business was named Andrade Service Inc. which also incorporated part of his excavation/land clearing business into it. The name Convenience Plus was given to the business when the sisters began running it in 2003.

● *What are the most important personal satisfactions connected with your profession?*

Serving the community has been the main focus of the business. Opening as early as 4am to closing at 11pm. The pandemic changed the store hours but not the desire to serve. Convenience Plus has a large generator with the capability of powering the store, providing ice and fuel during power outages.

● *How was your business impacted during the COVID-19 pandemic?*

Convenience Plus did not close at any time during the COVID-19 pandemic, however we did reduce our hours, making employee schedule changes as necessary. We increased areas of disinfection and wrapped our hot dog buns and utensils. We also started selling individual masks for those trying to enter without a mask. Everyone entering was monitored for masks and mandated to sanitize their hands using our hands-free hand sanitizer dispensing unit.

● *Do you feel that HCFCU played a role in your business outcome during the pandemic?*

During this difficult time, Convenience Plus relied on the HCFCU for financial help and advice to continue on. HCFCU's assistance became akin to a business partnership enhancing continued viability and productivity. We are truly appreciative of all the help received during this transitional part of our business life.

● *If there is one word you could use to describe your experience with us, what would it be and why?*

The word is 'Solid' because we can always count on HCFCU for all our needs, both business and personal. We know that we can walk in with a question, need, or concern and always come out with a solid solution.

● *Do you have any other stories you'd like to share?*

Many of our childhood memories revolved around the gas station as we both worked there since we were about 9 or 10 years old. Back then, our customers never got out of their vehicle. We not only pumped their gas, but we also checked the oil, water in the radiator, air pressure in tires and cleaned their windshield. I can't remember any time that I received a tip. Back then it was a service expected with any fuel purchase. Imagine that! One of the pluses of growing up next to the gas station was the ability to get candy and hot chocolate from my dad's vending machines. He also vended chicken noodle soup, coffee, ice cream, soda, bubble gum and cigarettes.

Our grandmother, Rose Andrade Correa, donated land to the County for a rodeo arena and one of her sons (our uncle), William Andrade Sr., was one of the founding fathers of the Hawaii Saddle Club (1954). Since then, many of Rose's children, grand and great grandchildren, have continued to participate as entrants and rodeo club members today. Convenience Plus continues to support the rodeo in as many ways possible.

STAY **ALERT,** AVOID **SCAMS**

- WATCH OUT FOR SKIMMING -

Credit and debit card skimming is when potential thieves steal or "skim" your card information. They use it to create an illegal copy of your card (called "cloning") or to charge items to your card over the phone or internet. They may even sell it to others to do the same.

THIEVES USE SKIMMING DEVICES THAT ARE SMALL, EASILY PORTABLE, AND HARD TO DETECT.

Certain types are illegally installed on ATM machines and sales terminals such as those on gas pumps. Even chip-equipped cards may not be safe.

CARD SKIMMERS FIT OVER ORIGINAL CARD READERS. As you insert your card, the account information stored on it is skimmed by the device. Keypad overlays are placed directly on top of factory-installed keypads. The circuitry inside the overlay stores your keystrokes, such as those you make when you enter your PIN. Thieves also may install hidden cameras to record you entering your PIN.

TRY TO USE ONLY ATMS INSIDE OF FINANCIAL INSTITUTIONS, which tend to have more oversight and be less vulnerable to tampering. Devices are more often installed on ATMs not located at financial institutions.

AT AN ATM OR SALES TERMINAL, CHECK TO SEE IF THE COLORS AND MATERIALS USED MATCH UP. Look for an extra piece of plastic or anything that appears added on, wrong, or out of place. These can be signs of skimming devices.

DON'T USE THE MACHINE IF ANYTHING LOOKS SUSPICIOUS. IT'S BETTER TO BE SAFE THAN SORRY.

SOME KEY THINGS TO REMEMBER

HIDDEN CAMERAS Can be placed in many areas and record from different angles. Always cover the hand entering your PIN.

CARD SKIMMERS If you suspect a card reader is fitted with a skimmer, jiggle it. If it moves or seems loose, don't insert your card.

KEYPAD OVERLAY If a keypad looks thick, seems raised, or is loose when wiggled, it could be a keypad overlay. Don't use it.

REMEMBER - IF ANYTHING LOOKS FUNNY OR DOESN'T FEEL RIGHT, WALK AWAY!

TO LEARN MORE ABOUT PROTECTING YOUR PERSONAL INFORMATION, VISIT www.hicommfcu.com/securitycenter

PREPARE YOUR
FINANCES FOR

Hurricane Season!

Preparing for hurricane season takes more than stocking up on extra batteries.

It also means being prepared financially while 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 (FEMA) 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. The kit also includes a checklist to help you keep track of financial and legal documentation.

The Federal Trade Commission (FTC) suggests taking an inventory of your possessions with video or photos, which could help you if you need to file an insurance claim. The FTC also recommends keeping one hard copy of the inventory in a fire-proof, lockable file box in your home and a second copy 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 currently offers safe deposit boxes at all our branches except our Honokaa Branch. Call us at 808-930-7700 or visit your one of our branches 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.



CELEBRATING 85 YEARS OF OUR COMMITMENT TO YOU

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Presorted
First-Class Mail
U.S. Postage
PAID
WC

KONA COFFEE
Cultural Festival
Hoolaulea

MAKAEO EVENTS
PAVILION

SATURDAY
NOVEMBER 12, 2022

9 AM – 3 PM

Proud of our heritage of being founded by coffee farmers, we are also the proud sponsors of the hoolaulea event at this year's Kona Coffee Cultural Festival that promotes and perpetuates the culture, heritage, artistry, and Kona's rich coffee history.

The hoolaulea will feature Kona coffee, food booths, craft vendors, cultural demonstrations, historical displays, lei contest entries, day-long entertainment and so much more!

Get More Smiles Per Mile.

An auto loan from HCFCU can help put your family in a new car, and on the road to good times!

2.89% APR* For a 5-year term. Offer terms and conditions apply.



Scan the QR code to get started!



Plus, Get a \$100 Gas Card!
For all approved loans

\$100 Gift Card



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

*APR=Annual Percentage Rate. APR will be based on your creditworthiness and length of repayment. Rate subject to change without notice. Certain terms and restrictions apply. Subject to insurance confirmation. Rate displayed is the lowest available for new vehicle purchase with a 5 year (60-month) term. Not all will qualify for the lowest rate. Higher rates available for used vehicles. Offer good from Sept 12, 2022 to October 31, 2022. Payment example: A loan of \$10,000 with 2.89% APR with a 60-month term will have 60 monthly principal and interest payments of \$179.21, which includes \$752.05 total interest paid. Offer applies to new HCFCU loans only. HCFCU membership is required.

Holiday Schedule

*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

All branches will be closed on the following dates:

Monday
October 10
Columbus Day

Friday
November 11
Veteran's Day

Thursday
November 24
Thanksgiving Day

Monday
December 26
Christmas Day
(Observed)

Monday
January 2, 2023
New Year's Day
(Observed)