

Welcome to your

JULY | 2021

OWNERS COUNT

Newsletter



2020
*Employee
of the Year*

Joelle Kamaka

CONGRATULATIONS TO
JOELLE KAMAKA FOR BEING NAMED
HAWAII COMMUNITY FEDERAL CREDIT
UNION'S EMPLOYEE OF THE
YEAR FOR 2020!

The year 2020 brought many challenges to our community and our credit union 'ohana. Through it all, Joelle has been there to assist members and staff with an open, friendly approach. She puts the needs of the credit union and her call center department before her own personal needs. And she always does it with a smile and positive attitude! Hawaii Community Federal Credit Union was fortunate to have Joelle Kamaka to support and inspire us through the unprecedented times of 2020.

WE ARE HONORED TO HAVE JOELLE KAMAKA AS PART OF OUR CREDIT UNION 'OHANA. CONGRATULATIONS JOELLE!

STAFF SERVICE AWARDS

THIS YEAR WE RECOGNIZED 255 YEARS OF DEDICATED SERVICE TO OUR MEMBERS BY 20 EMPLOYEES.

40 Years

TONI CLAIRE HAANIO
Senior Operations Officer
Kailua Branch

35 Years

DEAN UEMURA
Exec. V.P. Support Services
Kaloko Facility

25 Years

KELLY GORLOFF
Compliance Officer
Kaloko Facility

15 Years

JAY CABICO – Sr. Mortgage Loan Processor, Kaloko Facility
MELODY CARVALHO – Call Center Officer II, Kaloko Facility
SUE MISKOWIC – Administrative Specialist, Kaloko Facility
ROBYN NAIHE – Support Services Manager, Kaloko Facility
ELNORA REGPALA – Loan Processor, Kailua Branch
LIA SHIM – Compliance Coordinator, Kaloko Facility

5 Years

BRITTNEY ALAPAI – ACH/EFT Specialist, Kaloko Facility
CECILIA CALPITO – Assistant Bookkeeper II, Kaloko Facility
PETER CARAVALHO – Loan Officer II, Kailua Branch
MOANI MATHEWS – Support Services Coordinator, Kaloko Facility
TAD MATSUBARA – Controller, Kaloko Facility
RYAN MCGRADY – V.P. of Operations, Kaloko Facility
CHARLIE PARANIAL – Loan Adjustment Officer, Kaloko Facility
PIA SALVADOR – Call Center Representative II, Kaloko Facility
KAYLYN YAMURA – Teller Clerk I, Kohala Branch

10 Years

KRISTY AKAO – Marketing Coordinator, Kaloko Facility
DESIREE CLIFFORD – Loan Officer II, Kealahou Branch

WE'D ALSO LIKE TO THANK THE MEMBERS OF OUR BOARD OF DIRECTORS AND SUPERVISORY COMMITTEE FOR THEIR VOLUNTEER SERVICE TO HAWAII COMMUNITY FEDERAL CREDIT UNION.

10 Years

THOMAS GRIFFITHS – Board Member
DARYL KUROSZAWA – Board Member
DWIGHT MANAGO – Board Member

5 Years

JACOB BURRILL – Supervisory Committee Member
LLOYD TANAKA – Board Member

MAHALO

We Appreciate Our Members!

Member Appreciation Week

was all about thanking our members for their loyalty, trust, and support.

Members visiting our branches were treated to delicious cookies and baked goods from local Hawaii Island businesses.

Cash prizes were awarded daily along with a grand prize.

\$50 Cash Drawing

Hilo

Dane Cedarholm
Elmer Enoka
Derek Higa
Anela Pajimola Kupihe
Lori Waisanen

Honokaa

Audrey Hodgdon
Jennifer Honour
James Nicholas Altura
Paul Pakele
Osman Person

Kailua

Abie Hanohano
Nelson Hanohano
Aaron Houvener
Florence Lerback
Pianita Milana

Kaloko

Cynthia Demeter
Ryan Eder
Ervin Harris
Shawn Sutherland
Teddy Tetoe Yasin

Kealahou

Damon Clements
Gail Elliot
Dena Rabara
Carl Rosetti
Misako Sato

Kohala

James Lankford
John Lorenzo
Lurleen Masalosalo
Dawn Reilly
Edwina Yamura

Grand Prize Winner
Kohala – Eiko Kaohu \$840

MERRICK H.
NISHIMOTO



CHRYSTAL THOMAS
YAMASAKI



THOMAS
GRIFFITHS



2021 BOARD OF DIRECTORS *Announcement*

Hawaii Community Federal Credit Union (HCFCU) is pleased to announce its Board of Directors appointments for 2021. Board members serve on a voluntary basis and are elected to three-year terms at the credit union. They are responsible for guiding management in the direction of the credit union on behalf of the credit union's 44,500 member-owners in support of members' financial needs. They are also responsible for maintaining sound fiscal condition of the credit union, allowing the institution to continue supporting the island's community.

Because of the ongoing COVID-19 pandemic, the results were announced during a virtual business meeting held on May 8, 2021.

Two nominees submitted by the Board Nominations & Election Committee are incumbents & were elected to serve another three-year term: Chrystal Thomas Yamasaki and Thomas Griffiths. Merrick H. Nishimoto, who served on the Supervisory Committee, was nominated and appointed to fill the vacancy left after former Board of Director, Carol Ikeda, retired after 9 years of service on the board.

The Board Officers are:

- Dwight Manago as chairman
- Daryl Kurozawa as vice chairman
- Lloyd Tanaka as treasurer
- Chrystal Thomas Yamasaki as secretary

Also serving on the Board from 2021 – 2022 are Peggy M. Ciriako, Russell Komo, and David De Luz Jr.

We would like to say a special mahalo to former Board of Director Carol Ikeda for her dedication and service for the last 9 years. She will be greatly missed but we look forward to seeing her in the branches.

84th ANNUAL MEMBERSHIP MEETING

Each year we look forward to welcoming all our members to our Annual Membership Meeting & Luncheon in recognition and celebration of our staff and members.

Unfortunately, because of the COVID-19 pandemic, we had to once again cancel the luncheon in the interest of the health and safety of our members and employees and in accordance with guidance from federal and state health officials.

A virtual business meeting was held on May 8, 2021.

We put together a 2020 highlight video to share with our members as part of our virtual Annual Meeting. Visit our website to enjoy the year in review.

We look forward to seeing you all at our 85th Annual Membership Meeting & Luncheon next year!

Youth Month

2021

Every April, we join CUNA's National Credit Union Youth Month campaign to encourage youth to develop healthy saving habits by making saving fun and exciting.

"Be a credit union saver and your savings will never go extinct" was the official theme of the National Credit Union Youth Month.

Youth members enjoyed activities, games and prizes throughout the month.



Congratulations!

**TO OUR YOUTH MONTH
GRAND PRIZE WINNERS!**

Age 0 – 3 yrs

Shelby Lynn Simpson



Age 4 – 6 yrs

Hailey Mae Sagun



Age 7 – 12 yrs

Ezra Angelo



Age 13 – 18 yrs

Paul Espiritu



2021 SCHOLARSHIP RECIPIENTS



This year marks the 36th year that Hawaii Community Federal Credit Union has presented scholarships to local youth. We are proud to award eight \$3,000 scholarships totaling \$24,000 to help our bright students pursue their dreams!

CONGRATULATIONS AND BEST WISHES TO OUR COLLEGE-BOUND RECIPIENTS!



PHOENIX SPENCER

ALBERT AKANA SCHOLARSHIP
*West Hawaii Explorations Academy
Public Charter School*



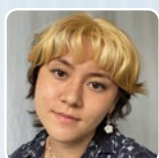
ELOISE ROBERTSON

PETER T. HIRATA SCHOLARSHIP
Parker School



SHEILYN SUBIA

MITSUGI INABA SCHOLARSHIP
Honokaa High School



NAIA KIPLING

FRANK ISHII SCHOLARSHIP
Kealakehe High School



MERSAYDEEZ-KATHRYNE ROCHA

KATSUMASA TOMITA SCHOLARSHIP
Konawaena High School



SHWE WIN

JOHN Y. IWANE SCHOLARSHIP
Hilo High School



MARK SAHAGUN

MICHAEL ASAM SCHOLARSHIP
Kohala High School



JENNIFER KAMIMURA

YASUNORI DEGUCHI SCHOLARSHIP
Pacific Lutheran University

Edmit

FREE ACCESS TO HELP OUR MEMBERS MAKE SMARTER COLLEGE CHOICES.

*As a member of Hawaii Community Federal Credit Union, you have access to college planning and selection resources through Edmit for **FREE!***

USE EDMIT'S COLLEGE PLANNING TOOLS AND ADVISING TO:

- DISCOVER PUBLIC AND PRIVATE COLLEGES BASED ON SIZE, REGION, MAJORS, TEST SCORES AND MORE
- CREATE YOUR COLLEGE LIST • SEARCH FOR AVAILABLE SCHOLARSHIPS • ESTIMATE YOUR COST OF ATTENDANCE
- UNDERSTAND YOUR FINANCIAL AWARD LETTERS • AND OTHER COLLEGE FINANCIAL ASSISTANCE

START ACCESSING FREE COLLEGE PLANNING RESOURCES BY VISITING OUR EDMIT PAGE AT WWW.EDMIT.ME/HICOMMFCU



HILO HIGH

STUDENT CREDIT UNION



We are pleased to announce the opening of the Hilo High School Student Credit Union. Established in 2020 just prior to the Covid-19 pandemic, the newest Student Credit Union Branch opened its doors to the Vikings of Hilo High on April 19, 2021.

Hilo High joins the established Student Credit Union programs at Konawaena High, Kealahkehe High, and Kohala High Schools where branches are maintained and run by students and sponsored by Hawaii Community Federal Credit Union. The Hilo High program is supported by the Hilo Branch of HCFCU under the direction of Operations Officer Moana Lopez and Hilo High Student Activities Coordinator Charlene Masuhara and Drew Fernandez, Hilo High math teacher.

Besides running a campus branch, students who participate in the Student Credit Union program serve as board members on the school's Board of Directors where they gain valuable experience in leadership, community service and social responsibility. Congratulations Hilo High, Go Vikings!

Congratulations!

CLASS OF 2021

This year's graduating seniors have faced challenges with an unconventional school year of distance learning, no sports or social events and limited graduation ceremonies. Hawaii Community Federal Credit Union wants to recognize the Class of 2021 for their commitment to academics and their perseverance during a time of uncertainty. We are extremely proud of these students and wish them continued success.

Among this year's graduating class were members of our own credit union 'ohana, including children and grandchildren of our staff as well as students who have contributed to our Student Credit Unions at Hilo, Kealahkehe, Kohala and Konawaena High Schools. Congratulations to these students and every member of the Class of 2021.

We look forward to your many accomplishments ahead.

KONAWAENA HIGH SCHOOL

Carson Nishida
Fernanda Cancino Magana
Jayla Analea Medeiros
Jordan Bear
Joshua Clifford
Leighton Shim-Ambrosio
Mersaydeez-Kathryne Rocha
Tyra Bailey
Victoria Tortolero

KEALAKEHE HIGH SCHOOL

Anela Jones
Ben Kagawa
Chrisla Castellanos
Faith Yung
Josiah Garan
Pomaika'i Nahuina
Reygenald Del Rosario
Rowan Slattery

KOHALA HIGH SCHOOL

Ashton Bolosan
Donavon Emeliano
Mark Sahagun
Mia Fuertes
Sydney Wiernicki

HILO HIGH SCHOOL

Juri Aolaolagi
Makana Huddleston



Relay for Life

SAVE THE DATE

The **Relay for Life** events are an annual 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.

RELAY FOR LIFE OF THE BIG ISLAND 2021

HILO IN-PERSON EVENT AT LILIUOKALANI PARK

SATURDAY JULY 17 - 4:00 PM TILL 8:00 PM

Team Photos and Activities Experience - 4:00 pm till 6:00 pm

Survivor Drive Through Experience - 6:00 pm till 7:00 pm

Luminaria Drive Through Experience - 7:15 pm till 8:15 pm

KONA IN-PERSON EVENT AT HAWAII COMMUNITY FCU KALOKO FACILITY

73-5611 Olowalu St.

SATURDAY AUGUST 14 - 7:15 PM TILL 8:15 PM

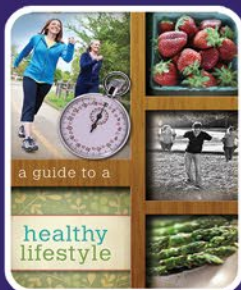
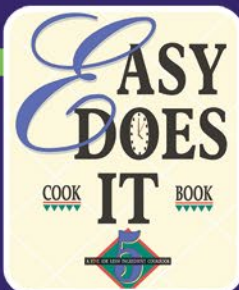
RELAY FOR LIFE OF THE BIG ISLAND ON-AIR TO YOUR HOME EVENT EXPERIENCE

SATURDAY AUGUST 28 - 5:30 PM TILL 8:00 PM

Na Leo TV and Facebook @ACS-Hawaii Island

HAWAII COMMUNITY FCU

- FUNDRAISING -



At each of our branches, we will be supporting Relay for Life with the sale of our two cookbooks, **Easy Does It** and **Healthy Lifestyle**, as well as ribbons, and luminaria.

Make a \$10 donation to the American Cancer Society to receive one of our cookbooks or a \$5 donation to dedicate a luminaria to honor a loved one lost or a survivor. Anyone can donate a minimum of \$1 to be able to write their name or a loved one's name on a ribbon. Decorated luminaria will be displayed at both the Hilo and Kona Luminaria drive-through experiences.

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.

Prepare Your Finances For Hurricane Season!

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 is 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.

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

Zelle[®]

is coming soon

to your Hawaii Community FCU Mobile app

PAY IT SAFE!

We have partnered with Zelle[®] to make sending money to friends and family from your Hawaii Community FCU Mobile app, fast, safe and easy.

No long waits - money moves from account to account with no stops in between and is typically available in minutes¹.

With the same security you expect from Hawaii Community Federal Credit Union, send money to friends, family and others you know and trust, regardless of where they bank¹.

All you need is their email address or U.S. mobile number.

Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Zelle[®] is a great way to send money to friends, family and others you trust, right from the Hawaii Community Federal Credit Union app. With Zelle[®], money moves directly from your bank account to another person's bank account, typically arriving in minutes*.

We know getting money to friends and family quickly and safely is important, so we've provided some friendly reminders on how to "pay it safe" when you're sending money with Zelle[®].

USE ZELLE[®] TO PAY FRIENDS, FAMILY AND OTHERS YOU TRUST

Fast and convenient, Zelle[®] is a great way to pay people you trust. Money is sent directly from your bank account to another person's bank account, and can't be cancelled if the other person is already enrolled with Zelle[®]. Because of this, you should only send money to people you personally know and trust.

KNOW WHEN ZELLE[®] IS A GOOD PAYMENT OPTION, AND WHEN ANOTHER PAYMENT METHOD IS BETTER

Zelle[®] can be used to pay many important people in your life, for so many different reasons! Use Zelle[®] to pay your roommate back for takeout or split the cost of necessities with a neighbor. However, if you aren't sure you will get what you paid for (for example, items bought from an online bidding or sales site), or you don't know and trust the person you're paying, we recommend you choose a different payment option. Neither Zelle[®] nor Hawaii Community Federal Credit Union offers a protection program for authorized payments made with Zelle[®].

DOUBLE CHECK YOUR RECIPIENT'S INFORMATION

One of the key benefits of using Zelle[®] is the ability to send money directly to another person's bank account in minutes*. That said, it's important you enter your recipient's U.S. mobile number or email address correctly. Always double check your recipient's contact info before you hit "send"!

¹U.S. checking or savings account required to use Zelle[®]. Transactions between enrolled consumers typically occur in minutes. Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Seminars

ANNOUNCING THE RETURN OF OUR COMMUNITY SEMINARS FOR OUR MEMBERS.
Starting in July, HCFCU will be offering virtual seminars on **Basic Estate Planning** and **Will vs Trust**.

THESE VIRTUAL SEMINARS WILL BE PRESENTED BY JOHN ROTH, HAWAII TRUST & ESTATE COUNSEL, VIA ZOOM.

Members will need to register in advance by visiting www.hicommfcu.com/communityseminars

BASIC ESTATE PLANNING

Wednesday July 14 12:00 pm – 1:00 pm

Saturday July 17 9:00 am – 10:00 am

WILL VS TRUST

Wednesday September 15 12:00 pm – 1:00 pm

Saturday September 18 9:00 am – 10:00 am



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BUSINESS ACCOUNT UPDATE

HAWAII COMMUNITY FEDERAL CREDIT UNION PROUDLY OFFERS
SMALL BUSINESS ACCOUNTS FOR THE FOLLOWING BUSINESS TYPES:

- PARTNERSHIPS • CORPORATIONS • LIMITED LIABILITY • LIMITED LIABILITY COMPANIES
- NON-PROFIT ORGANIZATIONS • ASSOCIATIONS • SOLE PROPRIETORSHIPS

Changes have been made to better serve our Small Business Account members.

Effective June 2021, we have lowered the average daily balance requirement for the business checking accounts from \$1,000.00 to \$500.00 to avoid the \$10.00 monthly fee.

*Visit any of our six branch locations to get more information
or to open your Small Business Account today!*

Kailua Renovations!

Starting Fall 2021

To improve services and enhance member experiences, the Kailua Branch will begin renovations sometime in the Fall.

The improvements will be done in phases to minimize any disruption and the branch will be open for a majority of the time.

Thank you for your patience and understanding as construction occurs. We will be providing updated information on our website and social media pages.

Be sure to visit the Hawaii Community Federal Credit Union website at www.hicommmfcu.com regularly for the most current updates, and follow us on Facebook and Instagram.

Holiday Schedule

All branches will be closed on the following dates*

Friday, August 20*

Annual Staff Training Day

Monday, September 6

Labor Day

Monday, October 11

Columbus Day

* Branches will be open until 6:00 pm on Thursday prior to any holiday closings that occur on a Friday.

Social Distance • Facemasks • Sanitize



WE ARE NOW OPERATING WITH NORMAL BUSINESS HOURS

Please remember to continue to practice healthy habits such as wearing your facemask, sanitizing your hands, and practicing social distancing in our branches. Mahalo for your cooperation and understanding as we work to provide a healthy environment for all our staff and members.