

Welcome to your

OWNERS COUNT

Newsletter

JULY | 2020



2019
*Employee
of the Year*

Ashlyn Uina

Congratulations to Ashlyn Uina for being named Hawaii Community Federal Credit Union's Employee of the Year for 2019!

In April, we had the great honor of recognizing our own Ashlyn Uina, training and development coordinator, as Hawaii Community FCU's Employee of the Year!! Always the professional, Ashlyn's dedication to her job puts the interest of our credit union and members first, and she never backs down from a challenge.

Our staff know they can always count on Ashlyn for advice and solutions to a difficult problem and we're so grateful to have her as a part of our 'ohana here.

Congratulations Ashlyn and mahalo for everything you do to make every member experience absolutely exceptional!!!

STAFF SERVICE AWARDS

THIS YEAR WE RECOGNIZED 265 YEARS OF DEDICATED SERVICE TO OUR MEMBERS BY 17 EMPLOYEES.

50 Years

WYNONA PALMER – Visa Clerk II, Kaloko Facility

35 Years

CLAIRE HAYAMA – Share Draft Officer, Kaloko Facility EDWINA PAUOLE – Accounting Officer, Kaloko Facility

25 Years

MEL VENTURA – Executive Vice President of Member Services, Kaloko Facility

20 Years

LORRIE GOMES – Senior Teller, Kailua Branch ROBERTA HALL – Teller Clerk II, Honokaa Branch
ANDREA HORI – Senior Teller, Kohala Branch

15 Years

HILDA ITTU – Share Draft Specialist, Kaloko Facility

5 Years

ROSE KAGAWA – Branch Manager, Kaloko Branch
LINDA MEYER – Vice President of Information Systems, Kaloko Facility
ELISSA “MIKELA” MITCHELL – Branch Support Coordinator, Kealahou Branch
OFIE SCHAMBER – Branch Manager, Kealahou Branch
KALEA PASCO – Loan Processor, Kaloko Branch
WRENDI “NALANI” OMORI – Teller Clerk II, Kealahou Branch
ELSIE QUINTANA – Information Systems Officer, Kaloko Facility
SHANDA YAMAMOTO – Teller Clerk II, Kohala Branch
VALERIE UMEDA – HR Coordinator, Kaloko Facility

We'd also like to thank CRYSTAL YAMASAKI, Board Secretary, for 5 years of volunteer service to Hawaii Community Federal Credit Union.



CONTINUING TO SERVE OUR MEMBERS

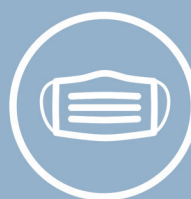
Thank you for your continued patience and understanding as we adapt how we serve you and your family through the COVID-19 pandemic while ensuring the safety and well-being of all members and employees. Our Hilo, Kailua and Kaloko Branches have resumed Saturday hours between 8:30 a.m. and 12 p.m. We ask everyone visiting one of our branches to please practice the following healthy habits.

*This information is current as of mid-June and is dependent on future government orders.
Please visit www.hicommfcu.com for the most up-to-date information.*



KUPUNA HOURS

Service between
8:30 and 10 a.m. Monday-Friday
are reserved for seniors and
those most at risk.



FACEMASKS REQUIRED

All visitors over the age of 2 are required
to wear facemasks at all times while
visiting the credit union except
when verifying identification.



SANITIZE YOUR HANDS

Hand sanitizer is available at the
entrance of all branches for
your convenience.



PRACTICE SOCIAL DISTANCING

Maintain at least six feet between you
and others and refrain from hugs,
handshakes and other
physical contact.




STAY HOME IF YOU'RE ILL

Please schedule your visit for another day
if you are experiencing illness or are
under an illness - or travel-related
quarantine order.



ACCESS YOUR ACCOUNTS ANYTIME

As always, our ATMs, drive-up services,
online banking and mobile app continue
to offer you the ability to access your
accounts without having to
wait in line at a branch.



– WE'RE UPDATING OUR AGREEMENTS –

To continually improve our service and value to members and remain consistent with regulatory changes, we are updating our Member Service Agreement (MSA) and Business Member Service Agreement (BSA).

The new agreements are effective as of July 1, 2020 and can be found at
www.hicommfcu.com/About/About-Us/Disclosures

83rd ANNUAL 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 cancel this year's luncheon to ensure the health and safety of staff and members. A virtual business meeting was held on May 9, 2020.

**We look forward to seeing you all at our
84th Annual Membership Meeting & Luncheon next year!**

2020 Board of Directors

A N N O U N C E M E N T

Hawaii Community Federal Credit Union is pleased to announce its Board of Directors appointments.

Three nominees submitted by the Board Nominations & Election Committee were elected to serve another three-year term. Because of the ongoing COVID-19 pandemic, the results were announced during a virtual business meeting held on May 9, 2020.



DWIGHT MANAGO

*President and
Manager
of Manago
Hotel*



DARYL KUROZAWA

*MD FACS, Associate Medical
Director, Sales and Marketing,
Service Delivery Planning and
Community Benefit for
the Hawaii Permanente
Medical Group*



DAVID S. DE LUZ, JR.

*Vice President
of David S. De Luz Sr.
Enterprises, Inc.*

The Board Officers are Dwight Manago as chairman, Daryl Kurozawa as vice chairman, Lloyd Tanaka as treasurer, and Chrystal Yamasaki as secretary. Also serving on the Board from 2020 – 2021 are Peggy M. Ciriako, Tom Griffiths, Russell Komo, and Carol Ikeda.

Board members serve on a voluntary basis and are elected to three-year terms at the credit union. They're responsible for guiding management in the direction of the credit union on behalf of the credit union's 42,800 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.



2020 SCHOLARSHIP RECIPIENTS

This year marks the 35th year that Hawaii Community Federal Credit Union has presented scholarships to local youth, and this year, we awarded \$26,000 to help our bright students pursue their dreams!

CONGRATULATIONS AND BEST WISHES TO OUR COLLEGE-BOUND RECIPIENTS!



WILMER AGPAOA

ALBERT AKANA SCHOLARSHIP
Kea'au High School



JAZZ FRANCISCO

STUDENT CREDIT UNION SCHOLARSHIP
Kohala High School



JUSTICE AOKI

MITSUGI INABA SCHOLARSHIP
Laupahoehoe High School



TERRA HERNANDEZ

PETER T. HIRATA SCHOLARSHIP
Parker High School



ZOEY BLOCK

JOHN Y. IWANE SCHOLARSHIP
Waiakea High School



JANA MASUNAGA

FRANK ISHII SCHOLARSHIP
Konawaena High School



YURI 'SARAH' CHOI

MICHAEL ASAM SCHOLARSHIP
Kealahou High School



CELLINNA SIMMONS

STUDENT CREDIT UNION SCHOLARSHIP
Hilo High School



ROWLIE JOHN FLORES

YASUNORI DEGUCHI SCHOLARSHIP*
Georgetown University



LUCY YOES

KATSUMASA TOMITA SCHOLARSHIP
Hawaii Academy of Arts & Science

**Yasunori Deguchi Scholarship available to post high school graduates attending, or plan on attending, college.*

STUDENT LOANS DESIGNED WITH YOU IN MIND!

We offer an alternative student loan program, Credit Union Student Choice, that helps students fill the funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept up. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost loans to pay for higher education.

• **Significantly lower rates** • **No origination fees** • **Flexible repayment terms** • **An easy online and phone application!**

**PRIOR TO APPLYING
FOR A CREDIT
UNION STUDENT
CHOICE LOAN, BE
SURE TO ...**

- Fill out a Free Application for Federal Student Aid (FAFSA)
- Apply for scholarships - you never know how many you may be eligible for
- Take the maximum amount of Federal Stafford Loans
- Know which college you are going to attend

CREDIT UNION
**Student
Choice**

For more details, visit our educational loan webpage at www.hicommfcu.com/studentchoice

Congratulations!

CLASS OF 2020

This year's graduating seniors have faced a challenge that's been unprecedented for our communities, and our community has risen to the task of celebrating the accomplishments of our bright youth. We're so thrilled to be part of a community that embraces its neighbors and lifts up its young members amid challenges such as these.



KONAWAENA
HIGH SCHOOL



HILO
HIGH SCHOOL



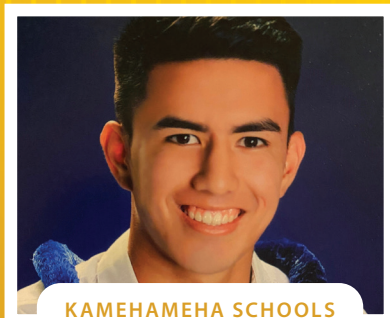
WAIAKEA
HIGH SCHOOL

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
again to these members and
every graduate of the
Class of 2020!**



KOHALA HIGH SCHOOL



KAMEHAMEHA SCHOOLS
KAPALAMA



KEALAKEHE HIGH SCHOOL

We're thrilled to celebrate your journey this far, and we look forward to your many accomplishments ahead.



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RECEIVING UNEMPLOYMENT DIRECT DEPOSITS AT HAWAII COMMUNITY FCU

As we continue through these unprecedented times, the COVID-19 pandemic has had detrimental effects on our community workforce. These are especially tough times for those who have lost their jobs. For those who have filed for unemployment, please be aware of the following requirements:

To receive deposits to a Hawaii Community FCU account, please ensure you provide the Department of Labor the proper HCFCU routing number: **321379818**

If you wish to have your unemployment benefits deposited to your HCFCU checking account, you will need to provide the 13-digit account number associated with your checking account. This number, along with the routing number, can be found at the bottom of your personal credit union checks below the memo line.

You can also find your checking account number in online banking and our mobile app by selecting your checking account from the home screen and then selecting "Details." The account number is under the heading "MICR." The routing number can also be found on that same page.

For deposits into savings accounts, you will need your HCFCU account number. This is a shorter number, typically six digits or fewer. You can find your savings account number in online banking by selecting your Savings Account from the home screen. The number that appears at the top of your Savings Account page is your account number. Do not include the dash or any numbers that appear after the dash (e.g. "00").

HCFCU is here to assist you as you work through your financial challenges.
Call one of our branches today at **930-7700** if you would like more information.

For more information regarding Unemployment Insurance, please visit
<https://labor.hawaii.gov/ui/>

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• CREDIT SCORES & REPORTS • HOMEOWNERSHIP • IDENTITY PROTECTION • INVESTMENTS • RETIREMENT PLANNING

www.hicommmfcu.com/financialcents

Holiday Schedule

All branches will be closed on the following dates*

Monday, September 7
Labor Day

Monday, October 12
Columbus Day

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