

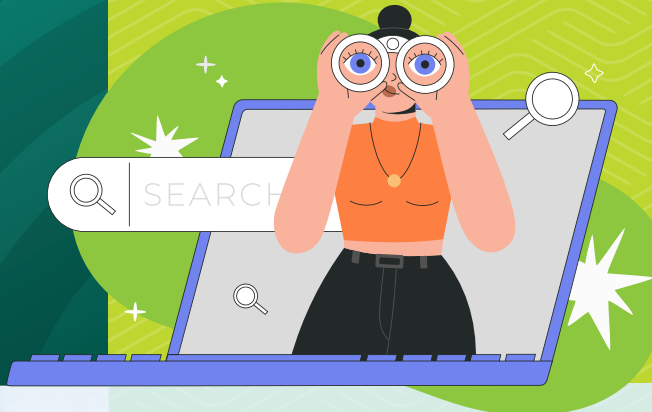
At Hawaii Community Federal Credit Union ...

Owners Count.

FALL 2023 HCFCU NEWSLETTER

Searching for
your dream job?

Career Opportunities Await
at HCFCU. See Page 5



▲ Golden Girl: Congratulations to Nellie Medeiros,
Corporate Development & Marketing Manager,
for her 50 years of service at HCFCU!

50 Years of Service:

HCFCU Celebrates Nellie Medeiros' Golden Anniversary

In a world of constant career changes and a challenging job market, it's not often a company has the honor of celebrating one individual for five decades of service. The passion and dedication in achieving this anniversary is a true testament to the character of Nellie Medeiros, HCFCU's Corporate Development & Marketing Manager.

More inside ➡



Rooted
in Trust,
Committed
to *You.*



Nellie's journey with HCFCU is proof that you can find strength in adversity, especially when supported by an incredible ohana like our Credit Union.

Nellie Medeiros, 50 years of service to HCFCU

Continued from cover



Nellie's journey began in 1973, when she embarked on her HCFCU career as a Teller. Throughout the years, she gained experience in several departments of the credit union and held many titles, including Account

Clerk, VISA Coordinator, Loan Officer, Marketing Specialist, Marketing Coordinator and Marketing Officer.

With an incredible 50 years under her belt, the most important message Nellie wants to share is this: Don't let the hard times define you. Instead, embrace the challenges as opportunities for growth and progress. Her journey with HCFCU is proof that you can find strength in adversity, especially when supported by an incredible ohana like our Credit Union.

Please join us in celebrating Nellie's remarkable 50-year anniversary as we express our gratitude for her invaluable contributions to HCFCU and our community! ■

▲ This page (Above, left) Front Row: Lily Ushiroda, Nellie Medeiros; Back row: Edwina Pauole, Dean Uemura, Toni Claire Haanio, Alberta Yates, 1987. (Above, right) Clarence & Nellie Medeiros.

► Opposite page: (Top) Front Row: Tricia Buskirk, Brenda Bader, Valerie Umeda, Nellie Medeiros; Back Row: Kristy Akao, Tanya Fonoimoana, Jennifer Cox, Jack Rude. (Bottom, Left) HCFCU staff volunteer at North Hawaii Hospice Lantern Ceremony. (Bottom, Right) Konawaena SCU volunteer as the Kokua Crew at The Queen Liliuokalani Canoe Race.

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WE WANT YOU!
*To Join
the HCFCU
Ohana!*

The Heart of HCFCU is Shown in Our Care for Our Employees



The Hawaii Community Federal Credit Union ohana is everywhere. You may have recently seen us helping to “Fill a Cruiser” at Costco to support The Food Bank for those in need. You may have celebrated our second-place victory with us in the friendly “Relay for Life” competition, which raised money for cancer research for the American Cancer Society. You may have watched us assembling floating lanterns for North Hawaii Hospice’s Floating Lantern Ceremony to honor loved ones who have passed. Or you may have marveled at the energy of the Konawaena Student Credit Union students cleaning up Honaunau Beach to prepare for the 50th Queen Liliuokalani Canoe Race.



“New hires who walk through our various departments during orientation always comment about how everyone is so friendly.”

Wherever there’s a need, you’re likely to find the HCFCU team front and center. But what you may not see is the heart behind many of these activities. It starts with taking care of our own employees.

During the pandemic, for example, when many businesses had to close their doors and many employees suddenly found themselves without jobs and regular paychecks, the HCFCU’s leaders made a commitment to remain open during that challenging time and to keep all of the staff employed.

More than Eight Decades of Caring

This deep sense of caring may be difficult to find among companies today, but for the HCFCU leaders, it was a reflection of their deeply held values of taking care of each other and the community. They were simply carrying on

Continued on page 4

Valerie is an example of mobility within the company. Born and raised in Kona, she spread her wings and worked on the continent for 14 years, but her goal was always to return home one day.



Continued from page 3

a tradition that began more than eight decades ago when the credit union was founded by Kona coffee farmers who banded together to support each other and take charge of their future.

The aloha spirit that pervades HCFCU can be felt right away, especially among new employees. “New hires who walk through our various departments during orientation always comment about how everyone is so friendly,” said Valerie Umeda, Human Resources Coordinator, who has been with HCFCU for the past eight years. “They can feel the vibe!”

Training and Support for Employees

A welcoming smile is just the start of a positive experience and career for employees who join HCFCU. Many who start as Tellers can choose different career paths. Some become Member Relationship Specialists and others become Loan Officers. Still others migrate to administrative functions within the credit union’s Kaloko headquarters. All employees have access to computer-based training to help them prepare to take on new roles within the company.

Valerie is an example of mobility within the company. Born and raised in Kona, she spread her wings

and worked in Las Vegas for 14 years, but her goal was always to return home one day. After returning to Hawaii, she worked on Oahu for two years before being recruited as an executive assistant for HCFCU and then had an opportunity to transition to her current role in human resources.

Tricia Buskirk, HCFCU President and CEO, knows the importance of giving everyone in the company opportunities to grow professionally. Tricia is a shining example of the possibilities at HCFCU. She has come full circle. She began her career at the Konawaena High School’s student credit union branch, one of the first one of its kind in the state, which opened during recess for students. This



is where Tricia got her first taste of working at a credit union which led to working at other banks and credit unions in Hawaii and the

West Coast before returning home to Kona as HCFCU’s Vice President, Corporate Development & Marketing and eventually being named President & CEO in 2014.

Collaboration is Key to Serving the Community

As with many other businesses in Kona and throughout the state, HCFCU is now facing the post-pandemic challenge of having sufficient staffing to serve the community. As we all learned during the pandemic, collaboration is essential to support each other. ■

Photos: Top left: Valerie Umeda, Human Resources Coordinator of eight years, with Brenda Bader, HR Manager at the HCFCU 86th annual membership meeting.

Above: Tricia Buskirk, President and CEO, shown alongside a picture of herself as a board member at the Konawaena High School student credit union.

NOW HIRING

Here are some exciting things you can share with family and friends about working at HCFCU:



Flexible Work Schedule:

HCFCU currently offers both part-time and full-time positions.



Generous Sign-on Bonus:

In April 2023, HCFCU doubled its sign-on bonus for all new employees, from \$1,000 to \$2,000, paid in three installments over the first year of employment.



Generous Benefits:

In addition to competitive salaries, benefits include paid-time off, 401K match, 13 paid holidays, and much more extras.

Visit us at hicommmfcu.com and click on the Careers tab at the top of the home page for a list of our career opportunities.



SCHOLARSHIPS



Students: It's Scholarship Time!

Celebrating 38 years of providing scholarships to Hawaii Island!

2024 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

December 1, 2023

Online applications available

March 4, 2024

Application deadline

For full eligibility and submission requirements please visit www.hicommmfcu.com/scholarships

Questions?

Please email:
scholarships@hicommmfcu.com
with any questions



SAVE THE DATES!

INTERNATIONAL CREDIT UNION DAY

October 19, 2023

On October 19, 2023, Hawaii Community FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. This marks the 75th anniversary of International Credit Union Day.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of “people helping people” and putting people before profits. We are honored to be a part of this proud tradition.

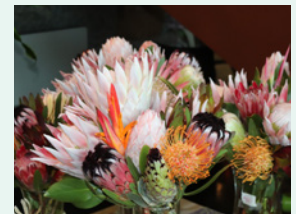
Mahalo for placing your confidence in us for the last 86 years and for continuing to support your Hawaii Community Federal Credit Union.



Shred Day:
October 19 & 20
at the Kaloko Branch

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 binders, etc.

Limit 5 banker size boxes per person.



Market Day:
October 19, 20, & 21

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, products, arts and crafts to raise funds for North Hawaii Hospice, Hospice of Kona, Hawaii Care Choices. During Market Day, we will be making our popular calendars available to our members.

Please stay tuned to www.hicommfcu.com and our social media pages for updates.

HCFCU Welcomes its Newest Board Member

Hawaii Community Federal Credit Union is delighted to announce the appointment of Ronald Ibarra as the newest member of its board of directors.

Ibarra brings a wealth of experience and a distinguished career that spans over decades of public service and legal expertise. Born and raised in Kona, he earned a bachelor's degree in business administration from the UH Manoa, a Juris Doctorate cum laude from Santa Clara University and a Master of Law from Georgetown University Law Center.



Ronald Ibarra

Mr. Ibarra served in the military as a First Lieutenant and later as a Company Commander (Captain) in the National Guard in Kona.

He served as the first Chief Judge/Administrative Judge for the Third Circuit Court for Hawaii State, bringing his sharp legal acumen and wisdom to the bench for over two decades. His contributions extended to public administration as the Hawaii County Managing Director.

Even in retirement, Ibarra remains dedicated to his community. He serves as a member of the Hawaii Correctional System Oversight Commission, Hawaii County Liquor Commission, Hawaii Justice Foundation, and the Legal Aid Society Self Help Center. His commitment to making a difference in the lives of others is both inspiring and commendable.

"We are thrilled to welcome Ronald Ibarra to our board of directors," said Tricia Buskirk, CEO and President of HCFCU. "His extensive legal background, leadership experience, and dedication to community

"His extensive legal background, leadership experience, and dedication to community service make him a valuable addition to our team."

—Tricia Buskirk, President & CEO

service make him a valuable addition to our team. We look forward to working together to continue serving our members with excellence."

Mr. Ibarra's interests extend beyond his professional life. In his free time, he enjoys working on classic cars and playing golf. He is married and the proud father of two children, with the added joy of being a grandfather to two grandchildren.

HCFCU is honored to have Ronald Ibarra join the board, where his expertise and commitment to the community will undoubtedly contribute to the credit union's continued success. ■



**THANK
YOU
WEST
HAWAII!**

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

This is our 20th time receiving this recognition which we are extremely grateful for. Hawaii Community Federal Credit Union is thankful for your membership and for being apart of our ohana.

Our Leadership Teams are on the *Grow!*

The Board of Directors at Hawaii Community Federal Credit Union (HCFCU) is delighted to announce two new appointments to their leadership teams. Cheryl Weaver will be joining the Board of Directors, filling a vacancy left by former Board Chair Dwight Manago. Additionally, the board has approved Lee Minor as the newest member of the supervisory committee.

Weaver brings nearly 40 years of credit union management experience to the HCFCU Board of Directors. She has held notable positions throughout her career,



Cheryl Weaver

including Marketing Director at credit unions in Hawaii and San Diego and President/CEO of Kau FCU prior to their merger with CU Hawaii FCU. Weaver's tenure at CU Hawaii FCU culminated with her retirement as Assistant Vice President of Marketing.

Beyond her professional accomplishments, Weaver has an extensive track record in community involvement. From 2013 and 2020, she assumed leadership roles as Vice President and President of the Hawaii Credit Union Big Island Chapter. Weaver's commitment to education and financial literacy is evident in her service as a Junior

Achievement Instructor, Financial Reality Fair Coordinator, SCC board member for Keaau High School, and a committee member for the Hawaii Island Chamber of Commerce. She is currently the Vice Chair of HCFCU's supervisory committee, a role she's held since 2021.

Lee Minor joins HCFCU's supervisory committee, the group responsible for ensuring HCFCU's leaders meet reporting objectives and establish procedures to safeguard members' assets. Minor was an account executive at Harland Clarke for 24 years, where he provided HCFCU with services in ID theft protection, supplemental Call Center services, email marketing, and loan approvals. In addition to his role with HCFCU, Minor also served as a board member for the Life Foundation



Lee Minor

and is a former board member of a housing association.

"We are thrilled to welcome Cheryl Weaver to our Board of Directors and Lee Minor to our supervisory committee," said Tricia Buskirk, CEO and President of HCFCU. "Their extensive experience and dedication to our credit union community make them invaluable additions to our leadership team. We look forward to their contributions as we continue to serve our members and uphold our commitment to financial excellence."■

Holiday Schedule

HCFCU will be closed on the following days;

Monday, October 9

Columbus Day

Friday, November 10

Veterans' Day

Thursday, November 23

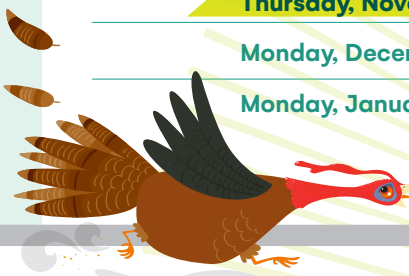
Thanksgiving Day

Monday, December 25

Christmas Day

Monday, January 1

New Year's Day





Kudos to Tad!

HCFCU is pleased to report Tad Matsubara is now a graduate of Western CUNA Management School. We commend Tad for managing the rigor of the curriculum and are pleased they are part of the school's 61st graduating class. We're proud to help support Tad's education and development.

The curriculum included courses in business ethics, change management, economic trends, leadership, marketing, negotiations, risk management and strategy. Students collaborated in two team-based experiences: a Credit Union Financial Simulation where students guided a credit union through various economic environments, and the WCMS Innovation Challenge that dared students to be change-makers for their members.

Before returning to the 2023 session, Tad completed and earned High Honors on Project II, an intensive financial analysis and strategic projection of your credit union.

We congratulate Tad on this graduation from Western CUNA Management School and look forward to being a part of his continued growth. ■

Above: Tad, far right, celebrates with his fellow graduates

Men Wear Pink

We will be raising funds for the *Men Wear Pink* campaign during the month of October. Men Wear Pink gives men a leadership role in the fight against breast cancer.



Around the nation, community leaders participate by using The Power of Pink to raise awareness and money for the American Cancer Society. These funds go towards breast cancer initiatives including innovative research, patient services, and education around screenings and risk reduction.

We have six Ambassadors for this year's campaign representing Hawaii Community FCU and Men Wear Pink Hawaii.

Meet Hawaii Community FCU's SUPER six!



Tim Ashcraft
Kohala/Honokaa
Branch Manager



Jason Ayers
Vice President,
Lending



Marquis Fonoimoana
Konawaena Student
Credit Union Teller



Shannon Hamilton
IT Coordinator



David Huerta
Facilities Manager



Tyson Klask
Hilo Branch Manager



As a Men Wear Pink Ambassador, our Super Six have committed to:

- ✓ Wearing pink throughout October
- ✓ Raising awareness for the cause through their social media networks
- ✓ Raising a minimum of \$2,500 for the American Cancer Society to fight breast cancer

This year, our Men Wear Pink will once again Bowl to Beat Breast Cancer! To learn more about this campaign, please visit www.hicommfcu/mwppink. Follow our social media platforms to learn how you can support our participants

Community Catch Up

At HCFCU, we're proud to play an active role in the Hawaii Island community. A special mahalo goes out to our team members who are the heart and soul behind these efforts, and to our partners who allow us to share in our passion for giving back.



Maui Strong

Hawaii Community FCU was honored to partner with Ka'analike and the Royal Order of Kamehameha Ekahi – Hawaii Island Chapter and the Maui Chapter for their Maui Strong collection drive.

Supplies and non-perishable food donations filled a 40 ft container and a total of \$12, 547 was raised for the people on Maui. Special mahalo to the anonymous HCFCU board members who matched staff donations from the Kaloko facility netting \$5,050 for Maui.



Second Annual Refillable Water Bottle Drive

The Kona Police Department's Community Policing section, in partnership with Aloha MAP

(Meritorious Achievement Program), launched its second annual (Hydro) Flask drive in Kona for West Hawaii schools and students in need. HCFCU made a donation of new refillable water bottles towards the drive that were distributed to schools and students most in need.



Relay for Life

On Saturday, July 15, Hawaii Community FCU, President/ CEO, and American Cancer Society Hawaii Guam Board Chair, Tricia Burkirk, was joined by Mayor Mitch Roth in opening the American Cancer Society's annual Relay For Life of the Big Island.

Hawaii Community FCU was able to raise over \$11,000 for the American Cancer Society, placing 2nd out of 75 teams in most funds raised. The Relay for Life of the Big Island event raised over \$201,000. This couldn't have been done without the hard work and dedication of our credit union ohana. Mahalo for being a part of this great event to fight cancer.



The Food Basket Fill a Cruiser

HCFCU helped fill a Cruiser at COSTCO in support of the Food Basket. All food items will be distributed to residents of Hawaii Island in need.

A New Way to Pay Those Bills



BillerDirect, a supplement to our Bill Pay Service, will no longer be available after the end of this year.

If you are currently using **BillerDirect**, to pay vendors with your Credit/Debit card, or to receive notifications about upcoming payments, please unlink your vendors prior to December 31st, 2023.

As an alternative, please consider moving your BillerDirect payments to **Bill Pay**, as this service will remain an available solution for you to electronically

pay your bills. Below are some features of our Bill Pay Service:

- Schedule one-time or automatic recurring payments and choose the date the payment will be received by the recipient
- Schedule payments in advance
- Schedule bill reminders
- View your bill pay history
- Utilize E-bills to view your monthly billings within your bill pay account

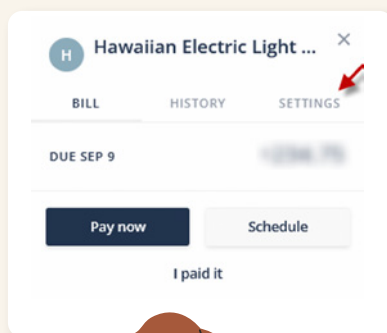
How to unlink your vendors in BillerDirect:

From the **Online Banking Menu**, select 'Transfer & Pay' > 'BillerDirect' Click on the vendor you wish to remove. This will open the vendor options.

Then follow the steps below:

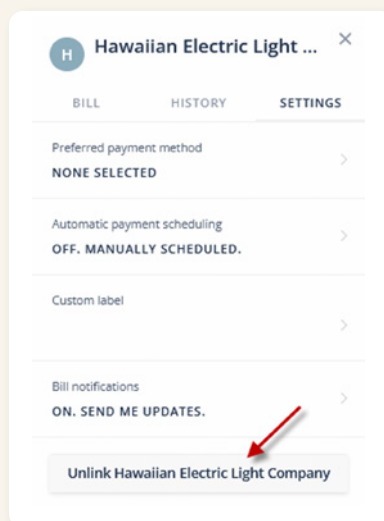
STEP 1

Select "Settings"



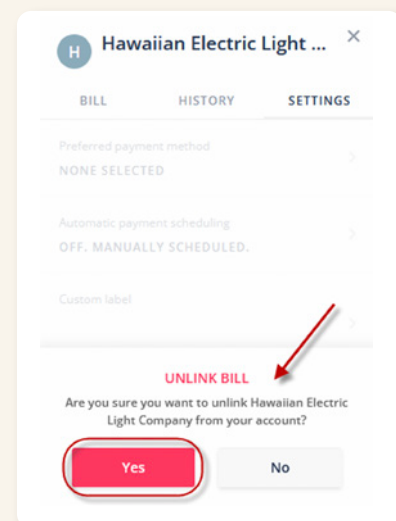
STEP 2

Select the "Unlink" button at the bottom of the vendor window



STEP 3

Click "YES" on the delete confirmation message.



At Hawaii
Community FCU ...

Owners Count.

Your Fall HCFCU Newsletter



Money does grow
on this tree.

2 Ways to Earn

4.75%
APY*

9 Month
Share
Certificate

4.25%
APY*

18 Month
Share
Certificate



Federally Insured
by NCUA.

Open a high-earning
Share Certificate from
HCFCU & watch your
savings grow!



Scan the QR code
to start earning today!



► hicommmfcu.com | (808) 930-7700

*APY = Annual percentage yield. APY is accurate as of September 5, 2023 and is subject to change without notice. Minimum opening deposit for the 9-month certificate is \$1,000.00. Minimum opening deposit for the 18-month certificate is \$500.00. An early withdrawal penalty may be imposed for early withdrawals. Fees may reduce earnings on the account. Certain terms and conditions apply. Membership in the Credit Union is required. Federally insured by NCUA.