

Welcome to your

JULY | 2022

OWNERS COUNT

Newsletter

Faren
'Moana'
Lopez



Jose
'Jay'
Cabico
Jr.



2021 Employees OF THE YEAR!

CONGRATULATIONS Faren "Moana" Lopez and Jose "Jay" Cabico Jr. for being named Hawaii Community Federal Credit Union's Employees of the Year for 2021!

Hilo Branch Operations Officer, Faren "Moana" Lopez, and Kaloko Facility's Loan Officer, Jose "Jay" Cabico Jr., are both outstanding employees. They were selected for dual honor by our staff for exhibiting qualities such as accountability, integrity, teamwork, and commitment to service excellence.



STAFF SERVICE AWARDS



– THIS YEAR WE RECOGNIZED 115 YEARS OF DEDICATED SERVICE TO OUR MEMBERS, BY 11 EMPLOYEES –

20 Years

JASON AYERS – Vice President of Lending, Kaloko Facility
PATRICIA CERNEY – Loan Processor, Kaloko Facility

10 Years

CATHERINE FURUKADO – Teller Clerk I, Kohala Branch
CHARMAINE CIRERA – Information Systems Coordinator, Kaloko Facility
JOELLE KAMAKA – Call Center Representative, Kaloko Facility
TRICIA BUSKIRK – President & CEO, Kaloko Facility

15 Years

ROSETTE FREITAS – Member Relationship Specialist, Kealahou Branch

5 Years

ASHLYN UINA – Organizational Development & Training Officer, Kaloko Facility
BRENDA BADER – Human Resources Manager, Kaloko Facility
DAVID YAP – Information Systems Officer, Kaloko Facility
TIMOTHY ASHCRAFT – Branch Manager, Honokaa & Kohala Branches

– 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

15 Years | **PEGGY CIRIAKO** – Board Member **10 Years** | **JOHN ROCHA** – Supervisory Committee Chair **5 Years** | **RUSSELL KOMO** – Board Member

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.

85th ANNUAL MEMBERSHIP MEETING

Unfortunately, because of the COVID-19 pandemic, we had to cancel the luncheon once again 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 7, 2022.

We put together an 85th anniversary highlight video to share with our members as part of our virtual Annual Meeting.

Visit our website to enjoy the past 85 years in review.

We look forward to seeing you all at our 86th Annual Membership Meeting & Luncheon next year!

2022

BOARD - OF - DIRECTORS

PEGGY CIRIAKO



RUSSELL KOMO



LLOYD TANAKA



ANNOUNCEMENT

Hawaii Community Federal Credit Union (HCFCU) is pleased to announce its Board of Directors appointments for 2022. 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 over 46,000 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 7, 2022.

Three nominees submitted by the Board Nominations & Election Committee were elected to serve another three-year term: Peggy Ciriako, Russell Komo, and Lloyd Tanaka.

The Board Officers are Dwight Manago as Chairman, Daryl Kurozawa as Vice Chairman, Lloyd Tanaka as Treasurer, and David De Luz Jr. as Secretary.

Also serving on the Board from 2022 – 2023 are Thomas Griffiths, Merrick Nishimoto, and Sharon Sakai.



\$850 Grand Prize Winner – Ed Stenson –

Alongside **Tim Ashcraft**
Honokaa & Kohala Branch Manager

MEMBER APPRECIATION WEEK

MAY 2 – 6, 2022

MEMBER APPRECIATION WEEK is all about thanking our members for their loyalty, support, and trust over the years.

Members who visited our branches enjoyed awesome treats from local Hawaii Island businesses. Cash prizes were also awarded daily along with a grand prize.

\$85 Cash Drawing

MONDAY – May 2, 2022

• Ashlyn Martinez • Robert Wayne Andersen • Feliciano Ramirez
• Jaymayne Salinas • Corazon Tomas

TUESDAY – May 3, 2022

• Richard Amaro • Grace Freitas • Billy Duignan
• Kerry Matsumoto • Cindy Delaries

WEDNESDAY – May 4, 2022

• Darnell Carvalho • Karen Heidenfeldt • Janet Anderson
• Melissa Medeiros • Kristin Kaua Wall

THURSDAY – May 5, 2022

• Taylor Ignacio • Bertha Calonod • Clyde Hagino
• Deborah Kolander • Cecilia Raymond

FRIDAY – May 6, 2022

• Pua Alapai • Czar Alfred Agustin • Brandon Venable
• Travis Pama • Sandra Roberts

**CONGRATULATIONS AND BEST WISHES TO
OUR COLLEGE-BOUND RECIPIENTS!**

2022 SCHOLARSHIP RECIPIENTS

This year marks the 37th year that Hawaii Community Federal Credit Union has presented scholarships to local youth. We are proud to award **\$24,000** to help our bright students pursue their dreams!



JASMIN KIM

ALBERT AKANA SCHOLARSHIP
Kealakehe High School



MONTANA LAGAT

PETER T. HIRATA SCHOLARSHIP
Kamehameha Schools Hawaii Campus



KAYLA PAK

MITSUGI INABA SCHOLARSHIP
Konawaena High School



JAKE CANO

FRANK ISHII SCHOLARSHIP
Honokaa High School



KUUMAKANALEI WILIMEKEALO HAMAKAMAE ATAY
KATSUMASA TOMITA SCHOLARSHIP
Hilo High School



MATTHEW LABASAN

JOHN Y. IWANE SCHOLARSHIP
Waiakea High School



TEIGE LORENZO-AKAMU

MICHAEL ASAM SCHOLARSHIP
Kohala High School



DUNCAN ANDERSON

YASUNORI DEGUCHI SCHOLARSHIP
Pacific University

CONGRATULATION
TO OUR YOUTH MONTH
GRAND PRIZE WINNERS!

2022
APRIL

YOUTH MONTH!



Age 0 – 3 yrs
MASON CLARK



Age 4 – 6 yrs
KAIJORIE LLANES



Age 7 – 12 yrs
HAIDYN-RHYS RIVERA



Age 13 – 18 yrs
RAMZY RUBIO

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.

"Save Small. Dream Big at your credit union™" was this year's official theme of National Credit Union Youth Month.

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



At the end of May, our Administrative Specialist at our Kaloko Facility Susan "Sue" Miskowic retired.

She has been an integral part of our Hawaii Community Federal Credit Union's staff ohana for the past 16 years.

Happy Retirement SUE!



We are thankful for Sue's dedicated years of service to our credit union, staff, and membership.

Please join us in congratulating Sue on her retirement and thanking her for her many years of selfless service to our credit union.



COMMITTED TO *Our Community*

MEMBER SPOTLIGHT

JOAN CHANNON

– Bamboo Restaurant & Gallery –

Joan Steffy Channon is the founder of Bamboo Restaurant and Gallery. She is an inveterate traveler and honed her culinary skills in journeys through Europe, North Africa, and Asia. Joan traveled 1600 miles down the Amazon River in a banana boat and is the first Western woman to climb the Kongka Rizumgonga range in Tibet. Her current cuisine and that of Bamboo is highly influenced by the three months she spent in Thailand, working alongside a gifted chef in Koh Samui.

Joan and her husband, Jim, first came to Kohala in 1985, when the town was boarded up after the demise of sugar cane. There were no jobs nor shops aside from the Takata grocery store, but the land was so vibrant and the people so warm that they were lured to stay. When the Takata Store came up for sale in 1987, Joan couldn't resist and thought restoring it would be a fun project and might help revitalize the town. The building was in escrow for five years, and during that time, she thought, "This town needs a restaurant!", and so Bamboo was born.

From inception, Bamboo wanted to be a place for locals and visitors to enjoy their families, friends, great food, and Hawaiian culture. The corporation was named Ohana Lea, with the intention of creating a "family of joy". Bamboo was chosen as a name because bamboo is perhaps the most sustainable, versatile and flexible elements on Earth. It is food for people and animals, a beautiful and solid construction material, a windbreak or landscape element in a garden, towels, sheets, blankets, flooring, and of course, art.

Bamboo is honored to be a part of the Blue Planet program and work towards sustainability. Solar panels power the restaurant and gallery, they serve several locally grown food and local artist to avoid shopping excesses, water is monitored and minimized, they clean with approved orange products, and all of the food scraps and leftovers are recycled into food for local pig farms.

In 2015, Joan was selected to appear on the Food Network show, "Clash of the Grandmas" which was a highly educational adventure. For Food Network fans: When they say "You have 45 minutes, and your time starts NOW" . . . it doesn't. You run, then the director yells "Cut", and competitors have about 30 minutes to figure out what they want to cook while the camera angles are changed, and the studio resets. Then you run out again, but this time it's for real.

Now, nearly thirty years into Bamboo . . . time has flown. Daughters and granddaughters of the original employees are on the staff. The vision was to create a joyful place with healthy food and fun times for the local community and by preserving the history of the building and the town, perhaps offer a more authentic experience for island guests. Bamboo has kept to the motto of the Old Takata Store, "Everyone should leave the building smiling".

Q & A with Joan Channon

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

For me, the joy of being in a restaurant is primarily working with my outrageous staff making people happy. We laugh a lot. My goal is: #1) Have FUN, #2) Make money. I never want any of us at Bamboo to mix up those priorities.

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

Covid had a tremendous impact on Bamboo, and we were closed for nearly a year. On that last day we closed in March 2020, we wrapped up all the plates and silverware, packed away the pots and pans and kitchen equipment, and moved as much as we could into the freezer. We put all of the perishables on tables in the restaurant and everyone took a box and began filling it with produce, cheese, dairy, everything that we could not keep. And we cried. Packing those boxes was one of the saddest days of my life. Everyone moving slowly, barely glancing at one another, not saying a word, silently crying and walking hesitantly to the door out the building for who knew how long.

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

I can honestly say that HCFCU saved Bamboo. We didn't take the first Payment Protection Program (PPP) Loan because I couldn't see the point of paying 25 employees to stand around when there was not a single person walking or car parked in the street. Hawi was a ghost town. When we reopened, however, gads! We NEEDED the money to get by. I worked closely with Tim Ashcraft at our Kohala branch to get our papers in order and applied for the PPP loan. Tim held my hand all along the way.

And then, wow! Joe Biden created the Restaurant Revitalization Fund, specifically to help small restaurants with a priority for women and veterans. I went back to HCFCU again, Tim was a saint helping and guiding me through the process and we were awarded a large grant. We were one of the first businesses to have an account at HCFCU after being mistreated by the "big" bank in Hawaii. I cannot say how grateful I am to all of the ohana at the Kohala HCFCU – grateful to be a customer, to feel the support, and to know they have our backs.



“ I don't think we would be twenty-nine years old without our credit union. Mahalo. ”



Stay Alert, Avoid Scams!

BE AWARE OF THREATS THAT CAN ENDANGER YOUR
PERSONAL INFORMATION AND IDENTITY.

- **CATFISHING** When a person creates a fake identity on social media, usually targeting a specific victim for abuse, deception, or fraud. Catfishing is often used for romance scams on dating websites.
- **PHISHING** When cyber thieves send you emails that try to lure you into providing or confirming personal information. The emails look like they're from legitimate organizations, often ones you know. They ordinarily use threats, warnings, or enticements to create a sense of urgency. You're usually asked to click on a link. If you do, it can lead to a spoof website. The site looks real enough to trick you into entering personal information.
- **SMISHING & VISHING** Very similar to phishing, this is when criminals use automated dialing systems to call or text you with messages intended to trick you into sharing personal information. The message will direct you to a phone number or website that asks you for information.
- **BEWARE!** Clicking on links, opening attachments, or going to web addresses provided through phishing, smishing, and vishing frequently cause identity-stealing malware downloads.

AVOID PHISHING, SMISHING & VISHING BY:

- **Never click on links from unknown senders. Be cautious about clicking email and text message links even from known senders.**
- **Don't trust contact information provided in emails, text messages, or pop-ups. Verify it on your own.**
- **Know that most legitimate companies and organizations won't request personal information via email.**
- **Be cautious about downloading email attachments. Ensure you know and trust the sender.**

TO LEARN MORE ABOUT PROTECTING YOUR
PERSONAL INFORMATION, VISIT

WWW.HICOMMFCU.COM/SECURITYCENTER

– A Francis Wong Stadium Event –



Relay for Life

OF THE BIG ISLAND

SAVE THE DATE

SATURDAY
JULY 16
2022

The annual Relay for Life events are an opportunity to remember and celebrate who battled with cancer during their lifetime or who are battling cancer.

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 2022

– **WHEN** –
Saturday, July 16, 2022

– **WHERE** –
Francis Wong Stadium



Kailua Kona

Renovation Update

WE ARE CURRENTLY UNDER RENOVATION!

The renovation of our Kailua-Kona branch is progressing, and the branch will remain closed until further notice.

During the closure, members may opt to visit our Kealahou or Kaloko branches, use mobile/online banking, or call **(808) 930-7700** to speak with a Call Center Representative.

Mahalo for your patience and understanding as we work towards improving our branch to better serve you.

WE LOOK FORWARD TO SEEING YOU AGAIN WHEN WE REOPEN!

For further updates and announcements, please visit our website at www.hicommfcu.com/kailua or on our social media pages @hicommfcu.

Welcoming Our NEW ATMs!

Our new fleet of ATMs has been installed at all of our branch locations. The new ATMs feature upgrades such as enhanced security and the ability to deposit both cash and check without having to use envelopes.

Please keep in mind when inserting your card into the new ATM machines, your card must be inserted horizontally instead of vertically. We look forward to continuing to improve our technology to better enhance member experience.



HAWAII
COMMUNITY
FEDERAL CREDIT UNION

Serving our Hawaii Island
communities since 1936.



FALL

(Re)Fresh

When we look back at our 85-year history, we feel a sense of pride knowing that we've been able to serve our members for more than eight decades.

As our community has grown, so has our credit union. Our products and services have evolved over the years to keep pace with your needs and to support your financial well-being. Your success is our success, and our commitment to you will never waiver. It's this promise that inspired us to refresh our brand identity – the visual elements that reflect who we are.

The most noticeable element of our refreshed brand is our logo. The new logo you'll see this Fall illustrates the strong connection with our community by the interlaced fronds tightly connected – growing and supporting each other. It honors our agricultural roots and our dedication to our members. Although our look may be changing, our mission to be "Rooted in Trust, Committed to You" will always remain the same.

We wouldn't be where we are today without you. Mahalo for allowing us to be a part of your ohana for 85 years.

**WE LOOK FORWARD TO
SHARING OUR NEW LOOK
WITH YOU SOON!**



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First-Class Mail
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A *New Beginning Starts Here!*

EXPLORE CAREER OPPORTUNITIES
AT HAWAII COMMUNITY FEDERAL CREDIT UNION

Be a part of our team who is committed to our community. At Hawaii Community Federal Credit Union, explore job opportunities that allow you to grow while helping our members and Hawaii Island community thrive.

– VISIT US ONLINE FOR A LIST OF AVAILABLE OPPORTUNITIES –
www.hicommmfcu.com/job-openings

– Medical • Dental • Drug • Vision Plans
– 401K Retirement Plan • Paid Time off

– Merit Increases • Semi-Annual Bonus Incentive
– Paid Holiday, Birthday, and Anniversary Time Off

Hawaii Community Federal Credit Union is an Equal Opportunity Employer and a drug-free work place.

Holiday Schedule

All branches will be closed on the following dates*

Monday, July 4
Independence Day

Friday, August 19*
Annual Staff Training Day

Monday, September 5
Labor Day

Monday, October 10
Columbus Day

* 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 www.hicommmfcu.com