

Welcome to your

OCTOBER | 2021

OWNERS COUNT

Newsletter

INTERNATIONAL CREDIT UNION DAY **OCTOBER 21, 2021**

On October 21, we will be celebrating International Credit Union Day (ICU Day), along with credit unions worldwide.

ICU Day recognizes the philosophy and achievements of the credit union movement. Throughout the pandemic, credit unions have continued to embody the long-standing traditions of people helping people and putting people before profit.

We're honored to have the opportunity to help our members and our community during these trying times, as they are the ones who made us who we are today. As we celebrate ICU Day, we reflect on our commitment to "building financial health for a brighter tomorrow".

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



BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

FREE MEMBER SHRED DAY

DATE - Thursday, October 21, 2021 TIME - 9 am – 4 pm LOCATION - Kaloko Facility

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' secure facility for shredding. No CDs, DVDs, acrylic pocket binder, etc.

MARKET DAY
OCTOBER 21 & 22



Every year in October, we celebrate International Credit Union Day with our special Market Day.

We allow our communities to support local vendors by buying food, refreshments, product, arts and crafts all to raise funds for The Hawaii Island Hospices: Hawaii Care Choices, Hospice of Kona, and North Hawaii Hospice. This year's Market Day is scheduled for October 21 and 22. 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.

Mahalo

FOR YOUR YEARS OF SERVICE

Hawaii Community Federal Credit Union and its Board of Directors would like to thank Chrystal Thomas Yamasaki for her serving more than six years on our Board. Chrystal's dedication and loyalty will be missed by staff and members.

We wish her all the best



You Make Us #1!

Mahalo to all our members and community for voting us as the top credit union in West Hawaii! This is our eighteenth time receiving this recognition and each time it gets better and better. Hawaii Community Federal Credit Union is thankful for having you as a member and being a part of our 'ohana.



2021 BOARD OF DIRECTORS ANNOUNCEMENT



THE BOARD OF DIRECTORS WOULD LIKE TO WELCOME HCFCU'S NEWEST BOARD MEMBER,

SHARON SAKAI

Sharon is currently a respected Communications Consultant. A graduate of Kohala High School, she continued her education at Northern Arizona University where she earned a Bachelor of Science in Journalism. Sharon has been previously employed at West Hawaii Today, Mauna Lani Resort, Kohala Coast Resort Association, and Kohanaiki.

Sharon's love for her community is reflected in her dedicated contributions to Boards such as the Kona-Kohala Chamber of Commerce, Friends of the Future, Hawaii Island Visitors Bureau, and the West Hawaii Humane Society. We're very happy to welcome Sharon aboard!

Board members serve on a voluntary basis and are elected to serve three-year terms at the credit union. They are given the responsibility of ensuring the safety and sound fiscal condition of the credit union, allowing the institution to continue supporting the island's community.

Pualu AWARD



WENDY LAROS

President/CEO

Kona-Kohala Chamber
of Commerce

MEL VENTURA

*Executive Vice President
of Member Services*

Hawaii Community Federal
Credit Union

In June, HCFCU was awarded the Pualu Award for Financial Leadership for its service to the community through the Holomua Hawaii grant program. The Pualu Award is presented by the Kona-Kohala Chamber of Commerce to businesses, organizations, and individuals who work together to provide business leadership and community service for West Hawaii.

The Holomua Hawaii grant program was funded through the federal Coronavirus Aid, Relief, and Economic Security Act, also referred to as the CARES Act. Hawaii County selected HCFCU to lead a team of six credit unions for the program. Between September and December of 2020, qualified applicants received \$23 million in aid.

2,510 Hawaii Island businesses and non-profits with 50 employees or less each received up to \$10,000 through Holomua Hawaii. Recipients could use the funds to support core operations, safe on-going and reopening costs, purchasing personal protective equipment, training, and technical assistance.

In Our Community



Relay For Life

We got to help fight back against cancer once again with the return of the Relay For Life Hilo and Kona events. This year's Relay For Life events looked a little different than prior events, nonetheless they were just as enjoyable! To ensure the safety of participants, both Hilo and Kona held special drive-through events that minimized physical contact while maximizing the fun.

Both events hosted a trunk show competition that allowed our staff to decorate their car trunk as a destination of their choice in support of this year's Relay theme, "Passport of Hope". Our Hilo branch placed first at the Hilo Relay with their entry of Japan. Our Kailua-Kona branch placed first at the Kona Relay with their display showcasing the Philippines. Kohala and Honokaa branches teamed up to transport us to the Olympics in Japan, Kealahou branch recreated Paris – "The City of Love", and the Marketing Department brought Las Vegas to Hawaii.

Zelle®

IS NOW AVAILABLE IN YOUR HAWAII COMMUNITY FCU MOBILE APP

Zelle® is a convenient way in our mobile app to send money to friends, family, and others you trust! With Zelle®, you can:

Send your roommate money for your half of the groceries, rent, or other shared expenses.

Split the cost of dinner, whether you go out or stay in.

Send money for a birthday, wedding, or graduation gift.

Zelle® is available in our mobile app, which means no need to download a new app or set up a new password to start sending money – typically in minutes¹ – with Zelle®

- 1 - Log into the Hawaii Community FCU app.
- 2 - Go to the main menu.
- 3 - Select "Send Money With Zelle®".
- 4 - Enroll your U.S. mobile number or email address.
- 5 - Start sending money in our mobile app!

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.

Real Men Wear Pink!



Chris Fonoimoana



Craig Camello



Ryan McGrady



Tim Ashcraft



Tyson Klask

Raising Breast Cancer Awareness Throughout October

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

Information Systems Coordinator
Chris Fonoimoana

Kaloko Branch Manager
Craig Camello

Vice President of Operations
Ryan McGrady

Honokaa/Kohala Branch Manager
Tim Ashcraft

Hilo Branch Manager
Tyson Klask

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 Fab Five!

Stay Alert, Avoid Scams



WITH TECHNOLOGY EVOLVING SO QUICKLY, IT IS VERY IMPORTANT FOR US TO BE VIGILANT AND AWARE OF POTENTIAL FRAUDS AND SCAMS THAT CAN NOT ONLY COST US TIME, BUT MONEY.

– SPOOFING –

There has been a recent rise in a scamming technique called “spoofing”. Using this tactic, scammers disguise a form of communication from an unknown source as being from a known, trusted source. A spoofed call could show Hawaii Community FCU as the caller identification, but instead could be a scammer impersonating us. It is extremely important that you do not share confidential information with these unknown individuals.

If you do believe someone is attempting to obtain private or financial information from you illegitimately, contact us immediately. To learn more about protecting your personal information, visit www.hicommfcu.com/securitycenter.



FINANCIAL EDUCATION AT YOUR FINGERTIPS!

Hawaii Community FCU can help you and your family earn more and save more. We've joined forces with KOFE (Knowledge of Financial Education) to show you how to manage your finances with educational videos, step-by-step how-to guides, high-tech interactive tools and so much more. A new course series called Finance for Teens covers essential financial literacy education for young adults. And, it's all free to you!

KNOWLEDGE IS POWER – AND MONEY!

GET STARTED TODAY AT www.hicommfcu.com/kofe



HEALTH IS OUR PRIORITY

As we continue to navigate life during the COVID-19 pandemic, we continue to ask that everyone visiting our branches to please practice the following healthy habits. Mahalo for your continued patience and understanding as we adapt how we serve you to ensure the safety of all our members and staff.



FACEMASKS REQUIRED

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



SANITIZE YOUR HANDS

Hand sanitizer is available at entrances 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.

A product of
CONSOLIDATED CREDIT
When debt is the problem, we are the solution.

SCHOLARSHIPS AVAILABLE SOON!

2021 College Scholarships

CELEBRATING 36 YEARS OF PROVIDING SCHOLARSHIPS TO HAWAII ISLAND!

Hawaii Community Federal Credit Union is proud to offer eight \$3,000 scholarships.

For 36 years we have awarded these 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 the applicants to save their work and complete it when they are ready.

\$24,000 in Scholarships

Our scholarships are proudly named after distinguished volunteers and managers of Hawaii Community Federal Credit Union.

Scholarships Available for Graduating Hawaii Island Seniors

- **Albert Akana Scholarship**
- **John Y. Iwane Scholarship¹**
- **Michael Asam Scholarship²**
- **Peter Hirata Scholarship**
- **Frank Ishii Scholarship**
- **Katsumasa Tomita Scholarship**
- **Mitsugi Inaba Scholarship**

¹ Recipient must be planning to study in an agriculture-related field.

² Recipient must be an active Student Credit Union personnel or volunteer.

Scholarship Available for Post-Graduates on Hawaii Island

- **Yasunori Deguchi Scholarship³**

³ Recipient must be a post-graduate from an island of Hawaii high school, currently attending college or going back to college.

Important Dates / Online application available: **December 1, 2021** / Application deadline: **March 7, 2022**

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: marketing@hicommfcu.com

ONLINE BANKING FEATURES

Card2wap

MANAGING YOUR ONLINE PAYMENT PREFERENCES JUST GOT EASIER.

CardSwap allows you to update the preferred payment method for all your favorite services like Netflix, Amazon, Disney+, and much more all at the same time in the same place.

— FEATURES —

MANAGE ONLINE SUBSCRIPTIONS FOR MULTIPLE VENDORS IN ONE PLACE

ENROLLMENT IS EASY, JUST ADD YOUR HCFCU DEBIT AND/OR CREDIT CARD AND YOUR SERVICES

OVER 60 OF YOUR FAVORITE SHOPPING AND STREAMING SERVICES ARE AVAILABLE, INCLUDING HULU, NETFLIX, UBER, DISNEY+, AND MORE

CardSwap can be accessed online with eBranch or from the HCFCU Mobile Banking App. Simply go to the "Transfer & Pay" section of the main menu and select "CardSwap" to get started today at no extra charge.

*None of the listed companies are associated with, sponsor, nor endorse this product.

BillerDirect

MAKE PAYMENTS INSTANTLY IN REAL-TIME, IN ONE PLACE, USING YOUR HCFCU DEBIT AND/OR CREDIT CARD.

Instead of going to multiple websites and navigating multiple logins to pay your bills, you can add and pay most vendors from a single screen.

— FEATURES —

BILLS ARE PAID IN REAL-TIME WITH YOUR HCFCU DEBIT OR CREDIT CARD

QUICKLY SEE UPCOMING BILLS AND DUE DATES IN THE BILLERDIRECT CALENDAR

RECEIVE ALERTS VIA TEXT MESSAGE AND/OR EMAIL OF UPCOMING DUE DATES, BALANCES, AND PAYMENTS

BillerDirect can be accessed online with eBranch or from the HCFCU Mobile Banking App. Simply go to the "Transfer & Pay" section of the main menu and select "BillerDirect" to get started today at no extra charge.

Kailua BRANCH RENOVATIONS

Renovations for the Kailua-Kona branch will begin sometime in the Fall. These renovations will allow us to improve and enhance member experiences. The improvements are set to be done in phases to minimize disruption, and the branch will be open for most of the time. Mahalo 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.hicommfcu.com regularly for the most current updates and follow us on Facebook and Instagram @hicommfcu.

STARTING
FALL
2021





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Insured by NCUA

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READY TEAM

NEW AUTO LOAN
RATES AS LOW AS

1.99% APR*
for a
5-year
term

Other terms and conditions apply.

Our auto loan team is here
for you, from the start.

Ask us about our auto loan options.
www.HawaiiCommunityAutoLoans.com

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 September 1, 2021-October 31, 2021. Payment example: A loan of \$10,000 with 3.99% APR with a 60-month term will have 60 monthly principal and interest payments of \$184.14, which includes \$1,047.89 total interest paid. Offer applies to new HCFU loans only. HCFU membership is required.

Holiday Schedule

All branches will be closed on the following dates:

**Monday
October 11**
Columbus Day

**Thursday
November 11**
Veteran's Day

**Thursday
November 25**
Thanksgiving Day

**Friday
December 24**
Christmas Eve

**Saturday
December 25**
Christmas Day

**Friday
December 31**
New Year's Eve

**Saturday
January 1, 2022**
New Year's 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 hicommmfcu.com