

Welcome to your

# OWNERS COUNT

SPRING | 2023

Newsletter

THE WESTIN  
HAPUNA BEACH  
RESORT

SAVE  
- THE DATE -

SATURDAY

MAY 13<sup>th</sup> 2023

THE  
86<sup>th</sup> ANNUAL  
MEMBERSHIP  
LUNCHEON

*It is sure to be filled with  
fun, food and ohana.*

– TICKETS GO ON SALE –

*Tuesday, February 28<sup>th</sup>, 2023*

– LOCATION –

The Westin Hapuna Beach Resort  
62-100 Kaunaoa Drive  
Kohala Coast, HI 96743

– STAY TUNED FOR MORE DETAILS –

WELCOME  
TO  
2023



Tricia Buskirk

President & CEO, Hawaii Community Federal Credit Union

## May 2023 bring much happiness, success and new beginnings!

2022 was a busy and monumental year as we celebrated Hawaii Community Federal Credit Union's 85th anniversary and renewed our look after 30 years! 2023 is a year of new beginnings and ongoing growth, thanks to the support and trust of our 46,000+ members!

The pandemic continues to impact many aspects of our lives from the economy, to global staffing shortages and ongoing safety measures to keep everyone safe. We thank you for your ongoing patience, as we serve you the best we can, while also experiencing staff shortages. Measures are being taken to build back our work force to provide you with the service excellence you have come to expect from our Credit Union.

In 2022, we accomplished amazing THINGS by working together to SUPPORT our communities in need.

**\$24,000**  
WAS AWARDED

in college  
scholarships  
to eight young  
adults to  
pursue their  
dreams.

**\$15,000**  
WAS RAISED

for the American  
Cancer Society  
through the  
Relay For Life  
of the  
Big Island  
events.

**\$14,736**  
WAS RAISED

for the American  
Cancer Society's  
Real Men Wear Pink  
campaign in honor  
of breast cancer  
awareness  
month.

**\$25,000**  
WAS RAISED

for our  
Hawaii Island  
Hospices through  
our Market Day  
events during  
International Credit  
Union Day.

**\$16,533**  
WAS RAISED

from our employee  
giving campaign and  
Miracle Jeans Day  
to the Children's  
Miracle Network –  
Kapiolani Medical  
Center.

## We look forward to welcoming you back to our newly renovated Kailua-Kona Branch!

Watch for our announcement of our grand re-opening very soon! The branch has gone through a transformation that will create convenience, enhance security, and elevate your member experience.

Although our look has changed, our dedication will always be rooted in trust, committed to you.

*Sincerely, Tricia Buskirk*



2023

# Board Nominations

Hawaii Community Federal Credit Union will be accepting nominations to fill 3 positions on our Board. Each position carries a three-year term and will begin in **May 2023**.

Hawaii Community Federal Credit Union Board members serve on a voluntary basis and are responsible for ensuring the Credit Union serves the financial needs of its members.

If you are a current member and interested in serving on the Board, or would like to submit a nomination by petition, please call the Credit Union's Administrative Office at **(808) 930-7603** for qualifications, information and an application packet.

All applicants will be required to sign a consent form allowing the Credit Union to conduct a credit and background check before their name is placed on the ballot.

**A REQUEST FOR AN APPLICATION PACKET MAY ALSO BE SUBMITTED IN WRITING AND MAILED TO:**

Hawaii Community Federal Credit Union  
Attn: Nominations and Elections Committee (NEC)  
73-5611 Olowalu St.  
Kailua Kona, HI 96740

Petitions must be signed by a minimum of four hundred sixty (460) Hawaii Community Federal Credit Union members who are eligible to vote (members sixteen [16] years of age or older).

Along with the petition form, each nominee must submit a statement of qualifications, biographical data, and a completed application packet.

**THE OPENING DATE FOR NOMINATIONS BY PETITION IS – FEBRUARY 20, 2023 –**

The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on **March 29, 2023**.

Packets may be requested or picked up at Hawaii Community Federal Credit Union's Administrative Office in Kaloko during normal business hours, Monday – Friday from 8 am to 5 pm starting on **February 20, 2023**.



## HAPPY RETIREMENT *Laura!*

*At the beginning of October,  
our Kailua-Kona Branch Manager,  
Laura DeBoer, retired.*

*She has been an important part  
of Hawaii Community Federal Credit Union  
and all it stands for.*

*Laura has dedicated 26 years to our  
credit union, its staff, members,  
and the community.*

*We are honored that Laura chose  
to give so much to Hawaii Community  
Federal Credit Union.*

*Please join us in wishing Laura  
the best in her new chapter of life and  
thanking her for her contributions  
to our credit union.*



# In Our Community



## • Market Day

Thanks to the generosity of our staff, members, and local businesses, this year's Market Day activities at Hawaii Community Federal Credit Union branches raised **\$25,000** for our Hawaii Island Hospices: Hawaii Care Choices, Hospice of Kona, and North Hawaii Hospice.

We're grateful to be able to partner with our three hospices who do so much good for our communities. This is the second year of our three-year commitment supporting our Hawaii Island Hospices, and we're happy to have had the opportunity to work so closely in supporting them and their efforts. Thank you to everyone – shoppers and vendors – who made this year's Market Day a success.

**Your contributions show just how committed our community is to helping one another.  
We are very thankful to have you among our ohana.**



Through the support of donations and pledges from our staff across all six of our branches, we are pleased to announce that our credit union raised \$16,533 for the Children's Miracle Network Hospitals benefiting Kapiolani Medical Center for Women & Children. This number includes more than \$14,668 raised through our annual employee giving program and \$1,865 raised on Miracle Jeans Day.

## Children's Miracle Network Hospitals

Kapiolani Medical Center for Women & Children is recognized as Hawaii's leader in the care of women, infants, and children and is the only maternity, newborn, and pediatric specialty hospital in the state. They are also the only facility in the state to provide services dedicated to breast health and gynecological cancer centers.



They provide numerous community programs and services such as Child Advocacy and Protection Center and the Sex Abuse Treatment Center.

*Mahalo to all of our staff members who helped demonstrate our organization's commitment to our communities and its families!*

## KONA COFFEE Cultural Festival Hoolaulea

As a Credit Union founded by 10 Kona coffee farmers in 1936, we have been longtime supporters of the Kona Coffee Cultural Festival to pay tribute to the heritage of our Kona coffee roots. We are honored to be the official sponsor of the Kona Coffee Cultural Festival Hoolaulea. The event was held on Saturday, November 12<sup>th</sup> at the Makao Pavilion in Kailua Kona. The day featured 100% Kona Coffee, locally made arts and crafts, an ono food court, and an entertainment line-up that drew a record number of attendees!





# REAL MEN WEAR PINK



Shown In Photo Left to Right –

**Tim Ashcraft**, Honokaa & Kohala Branch Manager, HCFCU;  
**Chris Fonoimoana**, Information Systems Coordinator, HCFCU;  
**Jason Ayers**, Vice President of Lending, HCFCU;  
**Craig Camello**, Kaloko Branch Manager, HCFCU;  
**Vanessa Carlson**, Development Manager, American Cancer Society;  
**Tyson Klask**, Hilo Branch Manager, HCFCU

## OUR VERY OWN HCFCU staff MEMBERS

COLLECTIVELY RAISED  
**\$14,736**

TO SUPPORT THE  
 AMERICAN CANCER SOCIETY'S  
 BREAST CANCER INITIATIVES

Our five staff members each pledged to raise **\$2,500** and wear pink every day throughout the month of October.

We're grateful for everyone who supported our staff members in their efforts by donating to their cause and spreading their message. Please join us in celebrating and congratulating these men for stepping up and contributing their energy to the fight against breast cancer.

# MAHALO and Congratulations FLORA



After 49 years of loyally serving Hawaii Community Federal Credit Union's members and staff, Flora Gomes of our Dealer Center department has retired. Flora has dedicated nearly half a century to supporting the needs and interests of our valued members and credit union. We wish her all the best in retirement.

Please join us in thanking Flora for her contributions to our credit union and congratulating her on her retirement.

## Downtown Hilo CHRISTMAS LIGHT PARADE



Hawaii Community FCU staff lit up Hilo Town during the Downtown Hilo Christmas Light Parade on November 26, 2022. The float featured a sleigh being pulled by the Hawaii Community FCU lion, perfect for this year's theme, "Roaring into the Holidays". The float was named the favorite large float of the night!

More than 80 members, which consisted of Hawaii Community staff along with their families and friends, came together to celebrate the start of the holiday season with cheer. From all of us here at Hawaii Community FCU, we'd like to wish all of you a happy and bright holiday season and a joyous New Year!



# Mahalo!

Mahalo to our Hawaii Island communities for helping us raise

## \$25,000

for our Hawaii Island Hospices at our annual Market Day event!

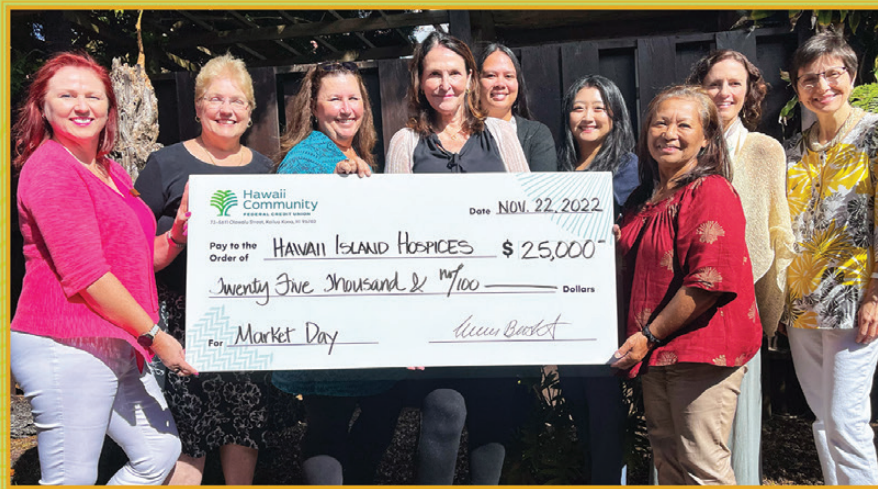


Photo L to R: Jennifer Cox, Executive Assistant, HCFCU; Brenda Ho, CEO, Hawaii Care Choices; Laura Varney, CEO, Hospice of Kona Foundation; Katherine Werner Brooks, Executive Director, North Hawaii Hospice; McKenna Ventura, Marketing Coordinator, HCFCU; Amy Lee, Development & Advancement Manager, Hawaii Care Choices; Nellie Medeiros, Corporate Development & Marketing Manager, HCFCU; Faye Mitchell, Community Relations Manager, North Hawaii Hospice; Gayle Hubbard, Director of Development, North Hawaii Hospice

This would not have been possible without the many vendors who participated in Market Day by donating a portion of their sales.

143Patisserie  
3 Strands  
Aikane Nursery  
Al.Nani Custom Designs  
Always Beside You  
Andrea Hori  
Ashley Gomes  
AY Enterprises  
Berna Amoguis  
ByTadashi LLC  
Cathy Furukado  
Cheyenne Kitahara  
Cup Cake Nails

Doterra - Michelle  
Bousquet  
Fired Up Pottery  
Gail Ching Lee  
Harvey & Rowena Pasco  
Jondi Salmoiraghi  
Kolohe Mama Keations  
Lee Mattingly  
Living Hula  
Lorna Fuhrer  
Melody Carvalho  
MHK808Crystals  
Michael Regan

Momma Bee Breezy  
Ono Kine Water  
Oven Treat  
Patricia Sportell  
Paula G's- Umeke's  
Express Hilo  
Pulelehua Bliss  
Ray & Carol Reynon  
RJ Succulents  
RPH Inc  
Samuel Bautista  
Scentcy  
Sheila Ramos

Shimaichi Sushi  
Sid Nakamoto  
Sticky Vibes  
Sugar's Hawaii BBQ &  
Desserts  
Summer Murai  
Sweet Kamfections  
Teapresso Bar Hilo  
Tiare Ipo Creations  
Toni Haanio  
Ulu Chips  
Virgie Kokal  
Yellow Stone Painters

Visit us online at  
[www.hicommfcu.com](http://www.hicommfcu.com)!



#hicommfcu







# 2023 College Scholarships

SCHOLARSHIPS ARE NOW AVAILABLE!

CELEBRATING 37 YEARS OF PROVIDING SCHOLARSHIPS TO HAWAII ISLAND!

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

## \$30,000 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
- Frank Ishii Scholarship
- Ichiro Shikada Scholarship
- John Y Iwane Scholarship<sup>1</sup>
- Katsumasa Tomita Scholarship
- Michael Asam Scholarship<sup>2</sup>
- Mitsugi Inaba Scholarship
- Peter Hirata Scholarship

<sup>1</sup> Recipient must be planning to study in an agriculture-related field.

<sup>2</sup> Recipient must be an active Student Credit Union personnel or volunteer.

### Scholarship Available for Post-Graduates of a Hawaii Island High School

- Edwin Ueda Scholarship<sup>3</sup>
- Yasunori Deguchi Scholarship<sup>3</sup>

<sup>3</sup> 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, 2022** / Application deadline: **March 6, 2023**

For full eligibility and submission requirements please visit [www.hicommfcu.com/scholarships](http://www.hicommfcu.com/scholarships)

**QUESTIONS:** Please contact Hawaii Community Federal Credit Union with any questions.

Phone: 808-930-7700 E-Mail: [scholarships@hicommfcu.com](mailto:scholarships@hicommfcu.com)

Stay Alert, Avoid Scams!

## Be a Savvy Traveler!



Travel can be great, but it can also make you extra vulnerable to identity theft. Here are some things you can do to lower risks.

**Reduce what you carry** – Before you leave, clean out your purse and/or wallet. Remove all unnecessary cards or items. Carry nothing with your Social Security number on it. Make note of which cards and documents you decide to carry in case of loss or theft.

**Take care in tourist areas** – These are favorite payment card skimming spots as well as popular with purse snatchers.

**Avoid using public or shared computers** – They could have information-stealing software in place. If you must use one, avoid entering any personal information or logging onto online accounts.

**Avoid taking your checkbook** – Your checks show your name, address, bank name, checking account number, and checking account routing number – a whole “kit” thieves can use to take over your account. They also can forge checks to withdraw money. When you don’t wish to use cash or payment cards, use traveler’s checks.

**Verify callers to your hotel room** – A common scam involves a call to your hotel room from a “desk clerk”. This person tells you about a problem that requires you to provide your credit card number over the phone. If this happens, hang up and call or visit the front desk to check.

**Downsize delivery dangers** – Thieves slip made-up fliers for fake food delivery services under hotel room doors, hoping you will call and order using your credit card. Check the reliability of all fliers with the desk clerk.

**Watch out when using Wi-Fi** – Airports, hotels, and other public places offer Wi-Fi, or wireless networks, for internet access. A secure wireless network encrypts all the information you send using that network. (It scrambles it into a secret code so unauthorized parties can’t read it.) However, Wi-Fi hotspots are often not secure. This means information you send through some websites or mobile apps can be accessed by other network users. If you choose to use public Wi-Fi, be very cautious.

**MAKE SURE IT’S AN AUTHENTICATED WI-FI NETWORK.** Always manually select network connections and know the exact name of the establishment’s network. Scammers may set up “free” computer-to-computer networks with look-alike names to fool you.

**NEVER LOG IN OR SEND PERSONAL INFORMATION** to unencrypted websites and be aware that for security, the site should be fully encrypted (use encryption on every page).

**ALWAYS LOG OFF AN ACCOUNT** as soon as you have finished using it.

**CONSIDER USING VPN** (virtual private network) service to protect your information when using public Wi-Fi.

To learn more about protecting your personal information, visit [www.hicommfcu.com/securitycenter](http://www.hicommfcu.com/securitycenter)



# HAPPY RETIREMENT



## Trisha!

*In November, Patricia "Trisha" Cerney of our Dealer Center department retired.*

*Trisha has served and guided our credit union, its members, and her colleagues for the past 21 years.*

*In her time at Hawaii Community Federal Credit Union, Trisha has been an integral part of our credit union family.*

*We are grateful for all she has done during her time here at our credit union.*

*Please join us in wishing Trisha a happy retirement.*

*Thank you for your 21 years of service to our credit union.*

COMMITTED TO *Our Community*



### MEMBER SPOTLIGHT

## Keilah & Mana Silva

Independent Real Estate Agent – Real Estate Investor and Developer

Keilah and Mana Silva were both born and raised in Hawaii attending Kamehameha Schools Keaau. Mana is a former NFL player who had the opportunity to play for the Dallas Cowboys, Buffalo Bills, and Baltimore Ravens. In 2012, they moved back to Hawaii and began their work in real estate development.

Keilah is a real estate agent at Better Homes and Gardens Hank Correa Realty, and Mana is the CEO of Mana Silva Development. Together, they serve the community in East Hawaii building new homes from the ground up. They strive to give each house a unique design, pouring their heart and soul into each project, making a house a home for each individual family. No two homes have the same finishes or design and that is what sets them apart from the rest.

### Q & A with Keilah & Mana

#### **What are the most important personal satisfactions connected with being an independent real estate agent?**

"As a real estate agent, I enjoy meeting new people and connecting with my clients and their families on a personal level since for me, purchasing a home is one of the biggest accomplishments in life. Purchasing your very first home makes it that much more special. It's just one of those goals in life that you dream of! Being able to provide a home for your family, especially as a parent is just an awesome experience that can't be described. I was recently voted as one of the top real estate agents in Hawaii Tribune Herald's Best of East Hawaii. I am very humbled by this opportunity and it is because of my clients that made this all possible! I look forward to meeting more people in the community and helping them accomplish their real estate goals!"

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

"During the pandemic, as I'm sure with a lot of businesses, things slowed down a bit. We had some clients that took advantage of the great inventory of houses, lower interest rates, and housing prices, while other clients became fearful as a lot of people were losing their jobs causing them to not be able to qualify for a home loan anymore. Some decided to take a step back and not utilize their down payment funds they had saved as they felt like they needed the extra security in case things were to suddenly fall apart with their jobs. It was just a very uncertain time for everyone but I'm so grateful that in the end, a lot of people were able to slowly get back on their feet to continue accomplishing their goal of homeownership."

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

"During the pandemic, HCFCU provided the both of us with such great support with our businesses every step of the way. They always have such great communication, and they definitely make you feel right at home! They offered us financial options if needed to help keep our business going and also options to help with expanding our business. The staff is always so helpful. Friendly, personable, and kind to not only us, but also our entire family. HCFCU is truly the best as they go above and beyond to help those in the community, you won't regret banking there!"

#### **If there is one word you could use to describe your experience with us, what would it be and why?**

"Remarkable with exceptional service!"





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Insured by NCUA

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U.S. Postage  
**PAID**  
WC

# Kailua-Kona Branch Renovations



**We are excited to announce the re-opening of our Kailua-Kona Branch very soon!**

*Mahalo to you, our valued members, for your patience and understanding during this project. The renovation has updated the branch layout with a modern design that creates convenience, enhanced security and elevates the member experience.*

Stay tuned to our website at [www.hicommmfcu.com/kailua](http://www.hicommmfcu.com/kailua) and our social media channels [@hicommmfcu](https://www.instagram.com/hicommmfcu) for the announcement of the re-opening.

## Holiday Schedule

All branches will be closed  
on the following dates:

**Monday  
January 2**  
New Year's Day

**Monday  
January 16**  
Dr. Martin Luther  
King, Jr. Day

**Monday  
February 20**  
Presidents' Day

**Monday  
May 29**  
Memorial Day

**Monday  
June 19**  
Juneteenth National  
Independence 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](http://hicommmfcu.com)