

At Hawaii Community Federal Credit Union ...

# Owners Count.

JANUARY 2025 HCFCU NEWSLETTER

*Gung hay fat choy!*

2025: Year of the Snake

HAPPY  
NEW YEAR!

Chinese  
New Year  
Dates

Jan. 29, 2025 –  
Feb. 16, 2026



Kumu Chrissy (bottom row, second from right) with the adult students at a 2024 performance during the Merrie Monarch Festival.

**“HULA  
STRENGTHENS  
& CONNECTS OUR  
COMMUNITIES,  
ONE DANCER AT  
A TIME.”**

—Chrissy Kama Henriques

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**Hawaii  
Community**  
FEDERAL CREDIT UNION

**Rooted  
in Trust,  
Committed  
to *You*.**



# New Year, New Goals.



Whether it's a dream trip, financial stability, or anything else life may have in store—a loan from HCFCU can help you achieve your goals for 2025 and beyond.

Personal loans  
— up to —  
**\$30,000**



- 1 Go to: [hicommmfcu.com/loans](https://hicommmfcu.com/loans)
- 2 Complete your online application
- 3 Get approved and start your year off right!

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# Welcome to 2025

*Here's to a new year filled with joy, growth, and endless possibilities!*



Tricia Buskirk

► **As I reflect on 2024**, I'm filled with gratitude for the incredible year we've had together. Thanks to you—our 46,000+ members—and our dedicated team, we've celebrated exciting milestones, deepened our community connections, and laid the groundwork for an even brighter future.

This past year, we worked hard to bring you improvements that make banking with us safer, easier, and more personal. At the same time, we continued our tradition of giving back to the communities we serve. I'm proud to share some of the highlights of what we accomplished together in 2024:

## **Celebrating Our Community Impact**

**\$30,000** in scholarships awarded to 10 incredible young adults, helping them take the next step toward their dreams.

**\$15,500** raised for the American Cancer Society's Relay For Life of the Big Island, a cause that brings hope to so many.

**\$15,862** raised through the Men Wear Pink campaign to fight breast cancer and honor those impacted.

**\$22,000** raised during our Market Day, benefiting the Daniel R. Sayre Memorial Foundation, which does extraordinary work supporting local first responders.

**\$19,716** raised for the Children's Miracle Network — Kapiolani Medical Center, thanks to our generous employees and community.

Whether it's finding new ways to serve you, supporting our local communities, or helping you reach your goals, we're committed to being by your side every step of the way.

## **Marking Milestones for Our Members**

- **We reopened the Kaloko Branch**, welcoming back our members with open doors and enhanced services.
- **We brought back Saturday hours at our Kaloko and Hilo Branches**—because we know how valuable your time is.
- **Our system upgrade was completed**, giving you:
  - Better security to protect what matters most.
  - More personal, member-focused banking.
  - A foundation for exciting future possibilities.
- **We celebrated Hilo Branch's 5th Anniversary**, marking five years of serving our members in the Hilo community.
- **And for the 21st year, you honored us with Best of West Hawaii**—a recognition that means the world to us.

None of this would have been possible without your trust and support. You are the heart of Hawaii Community Federal Credit Union, and every decision we make is with you in mind.

As we step into 2025, we're excited to continue growing alongside you. Whether it's finding new ways to serve you, supporting our local communities, or helping you reach your goals, we're committed to being by your side every step of the way.

*Here's to a year of opportunity, connection, and aloha.*

**Tricia Buskirk.**

President & CEO, Hawaii Community Federal Credit Union.

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## Answering the Call: People Helping People at HCFCU

At HCFCU, International Credit Union Day is a chance to give back in ways that go beyond serving juice and cookies. This year, we celebrated by hosting Market Day fundraisers at every branch in support of our triennial social responsibility partner, the Daniel R. Sayre Foundation. We also organized a free Shred Day at the Kaloko Branch to help members protect their personal information.

► **One unexpected request**, however, truly captured the spirit of the day. Tyson Klask, HCFCU's Hilo Branch Manager, received an urgent call for last-minute notary assistance. Community First Hawaii, a non-profit healthcare organization based in Hilo, had partnered with Kona Community Hospital to host an Advanced Healthcare Directive workshop. Just hours before the event, they lost one of their two volunteer notaries. The request came through a network of connections—from Community First to Hawaii Care Choices (a previous HCFCU community partner), and finally to Tyson. Tyson then reached out to the Marketing Department in Kona. Recognizing the importance of the workshop, HCFCU quickly stepped in to provide the needed notary services.

Our team's response to this request wasn't just a one-time gesture; it reflects HCFCU's philosophy of "people helping people"—a core value we've upheld since answering a similar call for notary assistance in 2008 for the Hawaii Army National Guard. The gratitude and relief we saw from those we helped reminds us that serving the community is at the heart of what we do.

Through these simple acts of kindness and community support, HCFCU celebrated International Credit Union Day by showing our commitment to the people we proudly serve. ■

Photo, above: (left to right) **Michelle Double**, KCH RN Case Manager; **Anne Padilla**, KCH Community Relations & Program Manager; **Rosette Freitas**, HCFCU Member Relationship Specialist and Notary Public; **Teresa Kualaa**, volunteer Notary Public; **Melanie Alcain**, KCH RN Education Coordinator.



*Celebrating 39 years of providing  
scholarships to Hawaii Island!*

► **HCFCU 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.

Our scholarships are proudly named after distinguished volunteers and employees 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 agricultural-related field.

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

### Scholarships available for Hawaii Island Post-Graduates

- 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, 2024

**Application deadline: March 3, 2025**

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

### Questions:

Please contact HCFCU with any questions.

Phone: 808-930-7700

E-Mail: [scholarships@hicommfcu.com](mailto:scholarships@hicommfcu.com)





## Downtown Hilo Christmas Light Parade

Hawaii Community FCU staff lit up Hilo Town during the Downtown Hilo Christmas Light Parade on November 30, 2024. More than 65 members, which consisted of Hawaii Community staff along with their families and friends, came together in the spirit of aloha to celebrate the start of the holiday season with cheer.

► **The HCFCU float featured** a sleigh and flags from all over the world for this year's theme, "Christmas Around the World — May it be Merry & Bright." The HCFCU unit received the coveted Most Spirited award! ■

## Men Wear Pink



Photos, above: Winning bowling team for the Men Wear Pink Bowl to Beat Breast Cancer bowling fundraiser, from L-R: Matthew Buskirk, Tim Buskirk, Russell Komo, Colin Miura and Merrick Nishimoto.

During the month of October, seven of our staff members each pledged to raise \$2,500 and wear pink every day of the month.

► **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.

**The group collectively raised \$15,862** to support the American Cancer Society's breast cancer initiatives.



**Jason Ayers**  
Vice President  
Lending



**David Huerta**  
Facilities Manager



**Tyson Klask**  
Branch Manager  
Hilo Branch



**Russell Komo**  
Chairman of  
the Board



**Ryan McGrady**  
Vice President  
Operations



**Manny Ramirez**  
Branch Manager  
Kailua Branch



**Reyson Yim**  
SCU Teller Honokaa



## Board Member Nominations

HCFCU will be accepting nominations to fill three positions on our Board. Each position carries a three-year term and will begin in May 2025.

► **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 & Elections Committee (NEC)  
73-5611 Olowalu St.  
Kailua Kona, HI 96740**

Petitions must be signed by a minimum of four hundred fifty (450) 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 24, 2025.**

**The deadline for the Nominations and Elections Committee to receive the completed nominations by petition is 5 pm on March 26, 2025.** 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 24, 2025. ■

## From Circuit Boards to the Board Room

Hawaii Community Federal Credit Union Welcomes Luke Eclipse-Ujano to Board of Directors



Luke Eclipse-Ujano

► **Luke fills the seat** vacated by David De Luz, Jr., who will continue serving HCFCU as a member of the Supervisory Committee.

A proud graduate of Hilo High School and Hawaii Community College, Luke brings a blend of technical expertise, educational leadership, and community service to his new role. He currently serves as the Technology Coordinator at Hilo High School, where he has worked since 2013, supporting students and staff with innovative technology solutions.

*“(Luke’s) passion for education, technology, and community service will be a tremendous asset to our leadership team.”*

—Tricia Buskirk, President & CEO

Luke is also the Executive Director of the KVIKS Media Foundation, a non-profit organization established to provide resources and opportunities for those interested in creative and electronic media. In his role as Head Advisor for Hilo High School's KVIKS Media Program, Luke mentors young minds in video production, audio reinforcement, photography, and broadcasting. Under his guidance, KVIKS Media has become a thriving extracurricular program.

Luke's dedication to his work and community has led to notable accomplishments, including producing a video documentary on the Aloha Shirt, now featured as in-flight entertainment on Hawaiian Airlines.

“HCFCU has been a cornerstone of our community, and I'm excited to bring my experiences to support its mission of serving members and strengthening our island ohana,” says Luke.

Tricia Buskirk, President and CEO of HCFCU, welcomed Luke, saying, “His passion for education, technology, and community service will be a tremendous asset to our leadership team.” ■



## Former Employee of the Year Takes the Reigns

Hawaii Community Federal Credit Union Promotes Moani Mathews to Kaloko Branch Manager



Moani Mathews

► **Moani, who first joined HCFCU in 1993**, has been recognized for her outstanding dedication throughout her career, earning the title of Employee of the Year twice—once in 2003 and again in 2023.

Starting her career as a teller, Moani has held various roles over her 20-plus years with HCFCU, including positions as Member Services Representative, Operations Officer, Compliance Officer, Branch Supervisor and, most recently, Support Services Coordinator. Moani's focus on operational excellence and passion for member service will bring continued success to the Kaloko branch.

*“Moani’s journey with HCFCU truly reflects our values of growth, leadership, and community involvement. Her commitment to our members and the local community is inspiring.”*

—Tricia Buskirk, President & CEO

Moani has completed specialized training in BSA Compliance, IRA Specialization, and various leadership development programs. She has also been a regular volunteer at HCFCU-supported community events, including Love 2 Fish with Hospice of Kona, American Cancer Society's Run for Hope, and the Kona Coffee Cultural Festival's Lantern Parade.

A Konawaena High School graduate, Moani finds joy in running, travel, and beach time with her sons. She has completed numerous local races, including the UCC Kona Marathon, and even tackled the multi-day RAGNAR race. Her enthusiasm for adventure and new experiences is mirrored in her work, as she continues to make a positive impact within the credit union and throughout the community.

“We are thrilled to welcome Moani into her new role as Kaloko Branch Manager,” said Tricia Buskirk, President and CEO. “Moani's journey with HCFCU truly reflects our values of growth, leadership, and community involvement. Her commitment to our members and the local community is inspiring.” ■

## Branching Out in Kealahou

Hawaii Community Federal Credit Union Welcomes Steven Kaneko as Kealahou Branch Manager



Steven Kaneko

► **Born and raised in Kona**, Steven brings over 30 years of banking experience, deep community ties, and a strong commitment to serving Hawaii Island residents.

Steven joins HCFCU after a successful 23-year career with Bank of Hawaii, where he excelled in roles such as Business Banking Officer, Branch Manager, and most recently, Commercial Banking Officer. He built his banking foundation at Finance Factors, serving as a Loan Officer and Branch Manager. He currently serves as Treasurer for the Japanese Cultural Center of Kona, Vice President of the Kona Japanese Civic Association and Secretary of the Konawaena Foundation. An alum of the University of Michigan, Steven earned a bachelor's degree in business administration with an emphasis in Marketing. He is a proud 2007 Honolulu Marathon finisher and enjoys spending his free time with his family and on the golf course.

“HCFCU's reputation for local commitment, personalized service, and community giving aligns with the values I hold close. I look forward to building relationships with our members and leading the Kealahou team,” said Kaneko.

Tricia Buskirk, President and CEO, welcomed Steven, stating, “We're thrilled to have Steven join our HCFCU ohana. His leadership experience, deep understanding of banking, and passion for serving Kona make him the perfect fit to lead our Kealahou Branch.”

With Steven at the helm, members can look forward to the continued exceptional service and strong local connections that HCFCU is known for. ■



Photo: Chrissy, right, with her halau that performed at the 38th Annual Kupuna Hula Festival

**MEMBER SPOTLIGHT:**

**Chrissy Kama Henriques, *Halau E Hulali Mai I Ka La***

# Strengthening Community, One Dancer at a Time

**For Chrissy Kama Henriques, hula is more than dance—**it's a way of life, a connection to tradition, and a gift to her community. As the founder and kumu hula of Halau E Hulali Mai I Ka La, Chrissy has dedicated herself to sharing the beauty and meaning of hula from Ka'ū to Korea.





► **Chrissy's hula journey began** at the age of four under the guidance of the legendary Uncle Johnny Lum Ho. In 2009, she started her own halau in Captain Cook with just five haumāna (students). Today, Halau E Hulali Mai I Ka La has grown to include more than 80 haumāna, ranging in age from four to seventy-seven, with affiliated halau in Japan and Korea.



Chrissy's halau is more than just a place to learn choreography or prepare for performances—it's a space where students build identity, celebrate their culture, and strengthen community bonds. Many of her haumāna come from South Kona and Ka'ū, areas that often have fewer resources than other parts of

the island. Volunteering her time, she leads classes, designs costumes, and organizes performances, ensuring that financial limitations are never a barrier to participation. As a nonprofit organization with 501(c)(3) status, the halau is supported by a dedicated network of volunteers who contribute through costume-making, flower gathering, and administrative tasks.

Photos: (left to right) High school division haumana dancing with Kevin & Aulii Kama of Heiva Nui at the 2023 Merrie Monarch Ho'olaule'a. The Intermediate division haumana performed at the 2024 Malama Mau I Ka Hula Festival and won 3rd Place.

*“Hula doesn't just heal the body—it heals the heart and soul. That's what makes our halau so meaningful to me.”*

Under Chrissy's leadership, Halau E Hulali Mai I Ka La has achieved recognition and awards in both hula and Tahitian competitions. Since 2017, the halau has performed at the opening ceremonies of the Merrie Monarch Festival and continues to share their love of hula at community events such as Keauhou Shopping Center's Third Fridays, the Ali'i Stroll and Street Eats in Kona, and special events at Hawai'i Volcanoes National Park.

In addition to her role as kumu hula, Chrissy is the creative force behind Living Hula, a Hawaiian clothing line inspired by her heritage and love for hula. Through both her halau and her clothing line, Chrissy honors her kumu by passing on the practices and stories that have shaped her life. With the support of volunteers and the community she calls home, she has created a space where students of all ages can grow, thrive, and carry forward the art of hula for generations to come.

*Continued on page 10*

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## Q&A

**Q: What do you enjoy most about being part of the HCFCU ohana?**

The incredible support and aloha HCFCU shows our community is what I enjoy most. Programs like student Deposit Days and student tellers demonstrate a genuine com-

mitment to investing in our future and building a stronger, more connected community.

**Q: How do you see hula shaping the South Kona and Kaʻū communities you serve?**

Most of the time, I'm focused on the day-to-day schedule, teaching everything I've learned, and serving as a vessel for the creations Ke Akua blesses me with. But on those rare occasions when I step back and watch everyone dance, I'm deeply moved. It's emotional to see Uncle Johnny's hula style thriving in our communities, especially when I see my own daughters dance with such skill. Hula strengthens our communities, one dancer at a time.

**Q: You've performed at the Merrie Monarch Festival's opening ceremonies since 2017. What does that honor mean to you and your halau?**

It's a tremendous honor. I've been connected to Merrie Monarch since I was four years old, back when it was held at Coconut Island. Now, as a kumu, it's humbling—and yes, it makes me feel a little old sometimes. I'm deeply grateful to Auntie Luana and her 'ohana for their tireless dedication to preserving this incredible festival. Most importantly, performing gives my students the opportunity to be part of the world's most renowned hula festival.

**Q: If there is one word you could use to describe your experience with Hawaii Community Federal Credit Union, what would it be and why?**

'Ohana. The staff's warmth and personal touch—knowing you by face or name—truly make you feel valued. It's a blessing to be part of such an amazing community where everyone feels connected.

**Q: What inspired you to start Halau E Hulali Mai I Ka La in 2009?**

I was 29 years old with two baby girls, and I knew they had to learn hula. But driving to Hilo was out of the question—that's just too far! I called Uncle Johnny to ask where I should take my girls, and right then, over the phone, he gave me his blessing to teach. That moment changed everything.

This January marks 15 years of teaching. Along with hula, I've embraced teaching Tahitian dance, Tahitian drumming, and Māori dance—just as I was taught. I also incorporate costume-making, a skill I learned from Auntie Deedee Oda. Carrying forward those teachings and Uncle Johnny's legacy inspires me every day.

**Q: What makes your halau special to you?**

It's the connections we build with everyone who walks through our doors. Hula creates lifelong relationships and cherished memories. It has this incredible way of helping us escape the craziness of the world and bringing us to a place of peace and joy. Hula doesn't just heal the body—it heals the heart and soul. That's what makes our halau so meaningful to me. ■

*Photos: (top to bottom, left to right) Elementary Division haumana win 1st place at the 2024 Malama Mai I Ka Hula Festival. Hulali Henriques dances in the high school division at the 2023 Malama Mau I Ka Hula Festival performing To Papahi Ke Kini, a song written by Uncle Johnny Lum Ho. 10 year-old Lehia Henriques is a siva afi (fire knife dancer) performing at the Legacy siva afi competition.*



## 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 \$22,000 for the Daniel R. Sayre Memorial Foundation.

► We're grateful to be able to partner with the Sayre Foundation who do so much good for our communities. This is the first year of our three-year commitment with them. 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. ■



*Helping Those Who Help All Of Us*



## Children's Miracle Network Hospitals

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 \$19,716 for the Children's Miracle Network Hospitals benefiting Kapiolani Medical Center for Women & Children. This number includes more than \$18,356 raised through our annual employee giving program and \$1,360 raised on Miracle Jeans Day.

► 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



► 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 9th at the Makaeo 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! ■



## The Power of a Financial Reset: How to Start the Year Debt-Free

The start of a new year offers a perfect opportunity to hit the reset button on your finances. After the holiday season, it's common to feel the weight of overspending, but with the right approach, you can begin the year with a clean slate and a renewed sense of financial control. Here's how to take charge and set yourself up for success in 2025 by addressing debt and establishing healthier habits.

### 1. Step 1: Assess Your Financial Situation

The first step toward a financial reset is to get a clear picture of where you stand. Create a list of all your debts, including credit cards, personal loans, and any outstanding bills. For each, note the:

- Balance owed
- Interest rate
- Minimum monthly payment
- Due dates

This comprehensive overview will help you prioritize your repayment strategy and identify areas where you can make quick progress.





## Step 2: Build a Debt Repayment Plan

Once you understand your financial obligations, it's time to create a plan to pay off your debt efficiently. Two common strategies are:

- **The Snowball Method:** Focus on paying off the smallest debts first while making minimum payments on larger debts. As you eliminate smaller debts, you gain momentum and motivation.
- **The Avalanche Method:** Prioritize debts with the highest interest rates. This approach minimizes the interest you pay overtime and can save you money in the long run. Choose the strategy that works best for your financial situation and personal preferences.

## Step 3: Cut Unnecessary Expenses

A financial reset often requires reevaluating your spending habits. Look for ways to free up extra cash by:

- Canceling unused subscriptions or memberships
- Preparing meals at home instead of dining out
- Limiting discretionary spending on non-essential items
- Shopping smarter by comparing prices and using coupons or cashback apps

Redirect the money you save toward your debt repayment plan to accelerate your process.

## Step 4: Create a Realistic Budget

A well-crafted budget is the foundation of financial success. Start by:

- Listing your monthly income.
- Tracking fixed expenses (e.g., rent, utilities, insurance).
- Allocating a portion of your income to variable

expenses (e.g., groceries, entertainment).

- Setting aside funds for debt repayment and savings.

Ensure your budget is realistic and adaptable. Use budgeting tools or apps to help you stay on track.

## Step 5: Build an Emergency Fund

One of the reasons people fall into debt is unexpected expenses. To break the cycle, prioritize building an emergency fund, even while paying off debt. Start small by aiming to save \$500 to \$1,000, and gradually increase it to cover three to six months of living expenses.

## Step 6: Seek Support and Resources

Financial wellness doesn't have to be a solo journey. Consider tapping into resources like:

- **Financial Coaching:** Work with a coach who can provide personalized strategies and accountability.
- **Educational Tools:** Use online calculators, webinars, and articles to deepen your financial knowledge.
- **Debt Consolidation Options:** Explore whether consolidating your debt into a single loan with a lower interest rate might make repayment more manageable.

## Step 7: Celebrate Milestones

As you make progress toward your goal of starting the year debt-free, don't forget to celebrate small victories. Paying off a credit card, sticking to your budget for a month, or reaching your emergency fund target are achievements worth recognizing. Reward yourself in meaningful but budget-friendly ways to stay motivated.

## A Fresh Start Awaits

A financial reset can be the turning point for building long-term stability and confidence. By taking intentional steps to tackle debt and reshape your habits, you're not only starting the year on the right foot but also setting the stage for a brighter financial future. Remember, progress takes time, so be patient and stay committed to your goals. Here's to a debt-free and prosperous 2025! ■

*Gung hay fat choy!*



### Year of the Snake

#### Chinese New Year Dates

Jan. 29, 2025 –  
Feb. 16, 2026

#### Symbolism

The snake is associated with wisdom, elegance, charm, and transformation. It can also represent themes of intuition, introspection, and adaptability.



We'll be celebrating Chinese New Year with a lion dance performance at all of our branches!

#### Thursday, January 30, 2025

Hilo Branch, 9:15 am – 9:45 am  
Honokaa Branch, 2:45pm – 3:00 pm  
Kohala Branch, 4:00 pm – 4:15 pm

#### Friday, January 31, 2025

Kaloko Branch, 9:00 am – 9:30 am  
Kailua Branch, 10:00 am – 10:15 am  
Kealahou Branch, 2:30 pm – 3:00 pm



**Hawaii  
Community**  
FEDERAL CREDIT UNION

### IN OUR COMMUNITY



## *Happy Retirement Ofie!*

At the beginning of November, our *Kealahou Branch Manager, Ofelia Schamber*, retired.

► **She has been an important part of** Hawaii Community Federal Credit Union and all it stands for. Ofie has dedicated a total of 18 years to our credit union, its staff, members, and the community. We are honored that Ofie chose to give so much to Hawaii Community Federal Credit Union. Please join us in wishing Ofie the best in her new chapter of life and thanking her for her contributions to our credit union. ■



# Mahalo! \$22,000

for the Daniel R. Sayre Memorial Foundation  
through our annual Market Day events!



Photo L to R: Laura Mallery-Sayre, Executive Director, Daniel R. Sayre Memorial Foundation; Tricia Buskirk, President & CEO, HCFCU; Nellie Medeiros, Corporate Development & Marketing Manager, HCFCU; Frank Sayre, President, Daniel R. Sayre Memorial Foundation



The Daniel R. Sayre Memorial Foundation's mission is simple yet profound: to save lives. For over the past 27 years, this organization has been a cornerstone of support for our local heroes in the Hawaii Island Fire Department. Through private fundraising efforts, they've provided critical equipment and training, ensuring the safety and effectiveness of our first responders.

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

143 Patisserie  
ABY Co  
Auntie Carole & Uncle Ray  
Clay & Cane  
Cullins Plumbing-Michael/  
Cullins and Leslie Hayes  
Dat's Da One Lemonade  
Donna Maltz  
Dora Derego  
Fawnna's Sweet Treats &  
Scentsy Consultant  
Fired Up Pottery  
Gail Ching-Lee  
Halo-Halo Hawaii

Hana Hou-gies  
Hawaii Fresh Specialties  
Hokulewa Designs  
Joan Young  
Ka Ha o Ka Aina Inc.-  
Patricia Benjamin  
Kainoa Farms, LLC-  
Karen Thomas  
Kealakehe High School  
Student Credit Union  
Kimo & Melia's Hawaiian  
Grindz  
Kokoro Yume  
Kolohe Mama Kreations

Konawaena High School  
Student Credit Union  
Kurtis Tauchert  
Lesley Patton  
Living Hula  
Lorna Fuhrer Creations  
Mark Costa  
Misae Demello-Color Street  
Momma Bee Beezy  
Ono Kona Treats  
Oven Treats Inc.  
Patricia Sportell  
Patty Trusel  
Pulelehua Bliss

Rose Pastry  
Sarah Doyle-Inspired  
by the Sun  
Shelby Marsh  
Shimaichi Sushi  
Sid Nakamoto  
Sonny & Lucy Emeliano  
Sweet Kamfections  
That's Sew Cute  
Tiare Ipo Creations  
Wahine Toa Designs

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At Hawaii  
Community FCU ...

# Owners Count.

Your January 2025 HCFCU Newsletter

**SAVE THE DATE**  
**Member  
Appreciation Week**  
**May 5-9, 2025**



## Holiday Schedule

All branches will be closed on the following dates:

**Monday, January 20,** Dr. Martin Luther King, Jr. Day

**Monday, February 17** Presidents' Day

## Contact Us

### Phone

(808) 930-7700  
(800) 514-2328

### Lost / Stolen Visa

(808) 930-7700  
(800) 514-2328  
(866) 279-1399 (After Hours)

### Email

[info@hicommmfcu.com](mailto:info@hicommmfcu.com)



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**Hawaii  
Community**  
FEDERAL CREDIT UNION