

Welcome to your

APRIL | 2022

OWNERS COUNT

Newsletter

MESSAGE TO MEMBERS

I am privileged to deliver this message during a very special time in our company's history as we celebrate our 85th anniversary!

Celebrating 85 years of our employees and our members – people who made HCFCU's success possible. We are grateful for the trust and confidence our members continue to place in us, thanks to our talented and dedicated employees who always perform with aloha in mind.

AS A COMPANY, WE HAVE SEEN MUCH CHANGE OVER THE PAST 85 YEARS.

Expanding from a single location to 6 locations servicing Hawaii Island and over 45,000 members.

Establishing the first Student Credit Union in the state of Hawaii and growing it to 4 locations at Konawaena, Kealahou, Kohala & Hilo High Schools, our dedication to our young adults shines as no other Hawaii credit union has that many SCU's.

Growing our Youth Deposit Days program to 13 elementary schools, again our dedication to our keiki also shines as we maintain the highest number of deposit day elementary schools in Hawaii.

Our evolution of establishing membership, opening accounts and loan applications from in-person to online.

One of the first few CU's in Hawaii to offer our members Zelle®

And so much more ...

What hasn't changed is our commitment to providing exceptional member service and to live the credit union philosophy of **people helping people** and being trustworthy, innovative and welcoming.

Looking ahead, we are focused on continuing to build on the strength of our brand – **"Rooted in trust, Committed to you."** I am excited about this journey and truly believe the best of HCFCU is yet to come.

As we commemorate our 85th Anniversary, it's all about people. To our members, thank you for trusting us all these years and making us your financial institution of choice. We are honored to have your trust and will work tirelessly to continue to deserve it.

To our employees, I am grateful for the opportunity to work with talented, dedicated and passionate people everyday. Your commitment to put our members first and to live our corporate values have been integral to HCFCU's progress and success. I would like to thank our HCFCU employees for their commendable performance, especially during the past two years. I am proud of the way the company has evolved and risen to the challenge even in the face of adversity. Their professionalism, dedication, courage and patience serves as an inspiration.

Without our dedicated employees and their supportive families, we would not be the credit union we are today. Their commitment to our vision, values and the success of our members and community, has allowed us to create a culture of aloha and teamwork dedicated to delivering exceptional service.

To our business and community partners, to be in business for 85 years, we recognize the importance of establishing collaborative partnerships that bring extraordinary value to HCFCU, to our members and to our community. We thank our partners for their commitment, expertise and skills in helping us serve our 45,000+ members and our island community.

Our vision continues to aspire to be **the financial institution of choice for Hawaii Island**. I am optimistic that the future will be bright and our next 85 years will be filled with expansion, improvements and more great people.

To all our employees, members, partners, and friends – we thank you for your continued commitment to HCFCU and we look forward to celebrating our 85th Anniversary with you at events planned throughout the year.



TRICIA BUSKIRK
President & CEO
Hawaii Community
Federal Credit
Union

2022 ANNUAL MEMBERSHIP MEETING



VIRTUAL BUSINESS MEETING - ON - SATURDAY, MAY 7, 2022 - AT - 10 AM

Every year, we look forward to our annual Membership Meeting & Luncheon as an opportunity to celebrate the achievements and successes of our credit union's staff and membership. We know it's also an occasion our loyal members like you also eagerly anticipate. This year's luncheon surely would have been no exception.

That is why we are once again heartbroken to have had to make the difficult decision to cancel the luncheon we had scheduled at the Westin Hapuna Beach Resort. We made this decision in the interest of the health and safety of our members and employees, and in accordance with guidance from federal and state health officials.

We're actively planning a virtual business meeting on May 7, 2022 at 10 am to meet our commitment to keeping you and your fellow members informed about our credit union while ensuring your safety and health. Members will be provided all the information normally received in-person at the meeting. To facilitate this approach, we plan to make the meeting accessible virtually and via teleconference.

*If you are interested in attending, please contact Jennifer Cox at **808-930-7603** or jenniferc@hicommfcu.com*



MEMBERSHIP APPRECIATION WEEK

Your support of Hawaii Community Federal Credit Union is pivotal to the continued success and ability to help families like yours on Hawaii Island. We are grateful for the trust and confidence you place in us every day.

We will be celebrating our appreciation for our members during the week leading up to the Membership Meeting on Saturday, May 7, 2022. Come visit our branches throughout the week starting Monday, May 2, 2022 for special member appreciation activities. More information will be available at our branches and on our website.

The relationships we have built these last 85 years are at the root of who we are and our commitment in the community. From all of us, mahalo for keeping those roots strong.





SAVE SMALL. DREAM BIG.

at your credit union™

You can
EARN \$5

when you refer a new
Youth Member in April*.

Ask about our fun activities and prizes for your keiki*. Every deposit into a youth account and new youth account opened is an automatic entry to win one of our grand prizes*.

VISIT A BRANCH TODAY!

Grand Prizes*

0-3 yrs

Radio Flyer® 3-in-1 All-Terrain EZ Fold Wagon™

4-6 yrs

Little Tikes® Cape Cottage Playhouse™

7-12 yrs

Fujifilm Instax® Mini 11 Instant Camera Bundle

13-18 yrs

Bose® SoundLink Flex Bluetooth® Speaker



CELEBRATING 85 YEARS OF OUR COMMITMENT TO YOU

Visit us online at
hicommmfcu.com
or call 808-930-7700!

*Referral cards can be picked up from any of our branches. Must use provided referral card. Must be an existing member to refer a new youth member. Referring member must have established membership prior to April 1, 2022. Referred youth must qualify for membership. A new youth member is considered anyone 18 years of age or younger who establishes new membership with Hawaii Community Federal Credit Union. Parents, legal guardians or an adult may be required to hold joint membership with the youth member. Reward of \$5 will be deposited into the appropriate accounts no later than May 31, 2022. Due to privacy policies we cannot release any referral information. Referral promotion only valid for youth accounts opened between April 1 and April 30, 2022. Prizes while supplies last. NO PURCHASE NECESSARY. Visit www.hicommmfcu.com for official contest rules and details on how to submit alternative entry into the contest. One entry, per member, per day from April 1-30, 2022. Must be 18 years of age or under and make a minimum deposit of \$5 to establish a Youth Share Account and provide full legal name, date of birth, social security number and other personal information. Radio Flyer, Little Tikes, Fujifilm and Bose are all registered trademarks and not participating in or sponsoring this promotion.

Insured by NCUA

Kailua BRANCH RENOVATIONS

RENOVATIONS AT OUR KAILUA BRANCH HAVE STARTED!

To ensure the safety of our members and staff, our Kailua branch will be closed for a period of time during the renovation process beginning Saturday, April 9, 2022.

We thank you for your patience and understanding as construction occurs.

We will be further communicating with our members about our Kailua branch renovations. Updates will also be posted on our website at www.hicommfcu.com/Kailua and our social media pages @hicommfcu.



StayAlert

AVOID SCAMS

Tax season is stressful enough without adding vulnerability to identity theft to your list of things to worry about. To keep your sensitive personal information safe, however, you should be a little worried, though – or at least alert and informed enough to know a tax scam when you see one.

Tax scammers have several common tricks they use to lure taxpayers into handing over personal information that can be used for identity theft. Knowing what to look for is key to avoiding tax scams this tax season.

OUR PARTNERS AT KOFE (KNOWLEDGE OF FINANCIAL EDUCATION) HELPED US PUT TOGETHER A LIST OF 6 IRS SCAMS TO WATCH OUT FOR.

- 1 HOUSE CALLS BY "IRS OFFICIALS"** – Most of the IRS's notices arrive in the mail. So, if you hear a knock on your front door and open it to someone claiming to be an "IRS official," don't be fooled. Showing up on your doorstep isn't the way the IRS contacts taxpayers.
 Exceptions to this contact rule include special circumstances where the IRS may come to your home or business, such as discussing an overdue tax bill or obtaining a delinquent tax return. However, the IRS will first send "several notices" in the mail before showing up. The IRS also gives you the opportunity to appeal or ask questions about the amount it says you owe.
- 2 CALLS DEMANDING SPECIFIC TYPES OF PAYMENT** – The IRS won't call to demand immediate payment through a specific method such as a prepaid debit card, gift card or wire transfer. If you get such a request, hang up and block the caller. "Generally, the IRS will first mail a bill to any taxpayer who owes taxes," says the IRS.
- 3 SOCIAL SECURITY NUMBER SCAMS** – Don't be intimidated into responding to a robocall message threatening to cancel your Social Security number unless you make immediate payment on what the caller claims is an unpaid tax bill. Never give out sensitive personal information over the phone unless you know the caller is legitimate – if you called the IRS and are speaking with an actual IRS agent, for example.
 Report the call to the Treasury Inspector General for Tax Administration. Also report the caller ID and callback number to the IRS at phishing@irs.gov, typing "IRS phone scam" in the subject line. While you're at it, report the call to the Federal Trade Commission, adding "IRS phone scam" in the notes.
- 4 FAKE TAXPAYER ADVOCATES** – Callers who fraudulently claim to represent the IRS can use "spoofing" software to bring up the phone number of the IRS Taxpayer Advocate Service, according to the IRS. Sometimes, the calls are robocalls asking you to call back. If you return the call, however, you could be in trouble.
 That's because the scammer will likely ask for your personal information such as your Social Security number or taxpayer identification number for purposes of identity theft.
- 5 "TAX TRANSCRIPT" EMAILS** – Scammers may send "tax transcript" emails to bait taxpayers into opening an attachment that contains malware posing as a bank or other financial institution, warns the IRS. The IRS doesn't send unsolicited emails to the public and would never send a sensitive document like a tax transcript via email. Don't open the attachment. Instead, delete the email immediately.
 "The scam is especially problematic for businesses whose employees might open the malware because this malware can spread throughout the network and potentially take months to successfully remove," says the IRS.
- 6 PHONY TAX AGENCIES** – Tax scammers may send a letter threatening you with an IRS lien or levy. However, the lien or levy is based on "bogus delinquent taxes owed to a nonexistent agency: 'The Bureau of Tax Enforcement,'" according to the IRS.
 "There is no such agency," says the IRS. "The lien notification scam also likely references the IRS to confuse potential victims into thinking the letter is from a legitimate organization."

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.hicommfcu.com/job-openings

- Medical • Dental • Drug • Vision Plans
- 401K Retirement Plan • Paid Time off
 - Semi-Annual Bonus Incentive
 - Merit Increases
- Paid Holiday, Birthday, and Anniversary Time Off



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



COMMITTED TO *Our Community*

MEMBER SPOTLIGHT

MELISSA MARIE HARVEY

MUSCLE efx & MyoPro Institute

Melissa Marie Harvey moved to the Big Island in 2016 from Syracuse, New York where she was a lead instructor for close to 10 years at the Onondaga School of Therapeutic Massage. While teaching, she ran a private office in an area gym, treating professional & amateur athletes, along with the 'weekend warriors'.

She vacationed in Hawaii in June 2012 for 3 weeks and fell in love with the island. Returning to New York, she planned to move to Hawaii in 5 years. She made the move in 2016. She sold her thriving practice in New York, packed up everything in 4 large suitcases, massage table and all, with dreams of establishing a home and flourishing business in Kona.

Melissa is dual licensed in Massage Therapy in New York and Hawaii and has been a Licensed Massage Therapist for 22 years. Currently, she is the owner of MUSCLE efx & Owner/Instructor of the MyoPro Institute LLC. Her private office, MUSCLE efx, offers Orthopedic/Medical Massage rehab treatments. She then opened the MyoPro Institute LLC in 2019, to offer Advanced Technique Training courses for already licensed Hawaii massage therapists. In 2020, she purchased the Medical Massage Center & Academy, in downtown Kona. The MyoPro Institute then began offering Level One and Level Two Medical Massage Therapy training programs, to those individuals interested in learning a more medical approach to massage therapy.

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

It's a tie between the rehab work that I offer my patients at MUSCLE efx and the unparalleled curriculum I offer at my school, MyoPro Institute LLC. I am honored to be able to offer my experiences, skills, and information I have acquired throughout my career in such an encompassing and informational school curriculum. To pass on my knowledge and creating my legacy is the most satisfying and fulfilling feeling.

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

Both my private office and the school were shutdown from March 17, 2020, to June 2, 2020. No work and no classes meant NO INCOME. I purchased the school TWO WEEKS BEFORE shutdown. So, to say I had some obstacles in the beginning, would be an understatement. But I persevered and pushed forward when we reopened. I redesigned the current curriculum to be more medically based in Level One & Level Two. I also revamped the entire program from 570 hours to 690 hours to provide students with more Orthopedic/Medical Treatment Techniques and the required hours to sit for the National Exam as well as the Hawaii State test. When we reopened, a large quantity of staff (that had previously been employed as Independent Contractors) chose not to return. So, it wasn't until November 2020 (when our first student clinic started), that we started to see some small profits.

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

Yes, HCFCU was always there. They offered to defer loan payments during the shutdown of my business and alerted me to and assisted with applying for various business disaster relief and assistance programs that were offered. They were always eager and willing to answer questions that I may have had during the process.

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

AMAZING!!!! I am so grateful to have HCFCU in my corner. They have been an integral part of my continued success. I look forward to increased success in business, student enrollment, and all areas of my life!

**MYOPRO INSTITUTE IS PROUD TO ANNOUNCE THAT THEY ARE
NOW AN ELIGIBLE TRAINING PROVIDER WITH ALU LIKE.**



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WHEN — Saturday, July 16, 2022 **TIME** — 5 pm — Midnight **WHERE** — Francis Wong Stadium Hilo, HI

Holiday Schedule

*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

All branches will be closed on the following dates:

Monday May 30	Monday June 20	Monday July 4	Friday August 19
Memorial Day	Juneteenth National Independence Day	Independence Day	Annual Staff Training Day