

CARING COUNTS

E MĀLAMA 'IA KOU PONO



Staff Anniversaries

Congratulations to the following staff for celebrating a milestone anniversary with the Credit Union:

- Gerald Seikaku – 35 years
- Chris Nakayama – 20 years
- Raenelle Akiyama – 10 years

Thank you for all of your hard work!

In this issue • January 2022

HFS Scholarship Program.....	02
Support UH Hilo Vulcan Basketball.....	02
Community Corner.....	03
Best of West Hawaii 2021.....	03
85 th Anniversary Celebrations.....	04
Anniversary Personal Loan Rates.....	04

HOLIDAY CLOSURES

January 1st (New Year's Day)
January 17th (Martin Luther King Jr. Day)
February 21st (Presidents' Day)



HFS Scholarship Program

Scholarship applications are now available for the 2022 HFS FCU Scholarship Program! We are pleased to announce that we have a total of ten (10) scholarships available worth \$2,500 each. Seven (7) scholarships are for graduating Big Island high school seniors to use towards their first year of higher education. The remaining three (3) scholarships are for current college students who are currently pursuing a degree. This year, applications will be exclusively available online at <https://hfsfcu.awardspring.com/>.

Any student that meets the following requirements is eligible to apply:

- Current HFS Federal Credit Union member with his/her own account in good standing prior to the application deadline
- Current Big Island High School Senior or a current college student (not limited to a Big Island college or university)
- Student will attend an accredited Vocational-Technical School, College or University full time in a 2 or 4-year program in 2022-2023 (12+ credits)
- Minimum 3.0 cumulative G.P.A.
- Financial Need

The pursuit of higher education can be daunting for many students, especially with the rising costs of tuition, books, room and board, etc. We are here to help our Big Island students pursue their dreams of a higher education. If you have any questions regarding the scholarship program, please contact the Credit Union at (808) 930-1400 or hfs_marketing@hfsfcu.org for more information.

Support UH Hilo Vulcan Basketball

It's basketball season in Hilo and the UH Hilo Vulcan Men's and Women's Basketball teams have multiple opportunities for you to cheer them on at home games! Plus, did you know that as an HFS member you are able to get a 25% discount on your admission? Simply show your HFS branded Visa debit, credit or share card at the ticket counter for 25% off the admission price.

Women's & Men's Basketball Home Schedule

January 4, 2022

Biola
5:00 pm (Women)
7:30 pm (Men)

January 6, 2022

Holy Names
5:00 pm (Women)
7:30 pm (Men)

January 17, 2022

Dominican
5:00 pm (Women)
7:30 pm (Men)

January 8, 2022

Fresno Pacific
12:00 pm (Women)
2:30 pm (Men)

February 3, 2022

Azusa Pacific
5:00 pm (Women)
7:30 pm (Men)

January 13, 2022

Academy of Art
5:00 pm (Women)
7:30 pm (Men)

February 25, 2022

Chaminade
5:00 pm (Women)
7:30 pm (Men)



Visit hiloathletics.com for current ticket prices and spectator policies.

Money Basics for the Keiki of Lili'uokalani Trust

Any opportunity to teach financial literacy to our keiki is truly a privilege! We've had the pleasure of working with Lili'uokalani Trust in the past and continued this year with a presentation to some of our community's youth. We focused on the basics, covering budgeting, credit, and even fraud and identity theft. It's a great starting point to expand their financial knowledge. Mahalo to Lili'uokalani Trust for once again inviting us to speak!

Best of West Hawaii 2021



We are humbled to once again be recognized as one of the Best Credit Unions in West Hawai'i for 2021. We are honored to serve our communities throughout the challenges we all face during this pandemic. We are here for our members, and committed to being a trusted financial partner for generations to come.



Pink Out Event with American Cancer Society

On October 30th, the American Cancer Society hosted its first "Pink Out Hilo 2021" with a spooky scavenger hunt around Hilo town featuring candy & fun prizes. HFS FCU joined the fight against breast cancer as a sponsor of this unique event, as well as providing candy to hand out to the kids in attendance. Mahalo to the American Cancer Society for putting together this extraordinary event.

Mahalo to our valued members and community for their continued trust and support!



Waipahu High School Mock Interviews

Towards the end of October 2021 we were presented with a unique opportunity to assist an O'ahu school, Waipahu High School, with their Mock Interview program. This program helps to prepare youth for the working world by teaching them interview skills and utilizing local business staff to conduct the student interviews. Due to the event being held virtually, HFS was able to assist and conduct interviews for a handful of their students and we were very impressed with their skills! Kudos to Waipahu High School for a fantastic program and mahalo for the invite.

Mark Your Calendars

Due to the uncertainty surrounding COVID-19, this year's Annual Business Meeting will be held virtually via Zoom on Wednesday, February 23, 2022. If you would like to attend, please visit us in branch or call us at (808) 930-1400 and a Member Service Representative will assist you with registration.

Our credit union will be celebrating Member Appreciation Week between February 22 – 25, 2022. We will be providing a complimentary gift to our members that visit us in branch during that week (while supplies last).



hfsfcu.org
 808.930.1400 (local)
 800.216.2666 (toll-free)

HOURS & LOCATIONS

HILO
 632 Kinoole Street
 M-F 8:30am-5:00pm
 Drive-Up Window
 M-F 8:30am-5:00pm
 Sat. 8:30am-1:30pm

HONOKA'A
 45-3600 Mamane Street
 M-F 8:30am-5:00pm

KEA'AU
 16-589 Old Volcano Road
 Office & Drive-Up Window
 M-F 8:30am-5:00pm
 Sat. 8:30am-1:30pm

KONA COAST SHOPPING CENTER
 74-5586 Palani Rd.
 M-F 9:00am-5:30pm

PRINCE KUHIO PLAZA
 111 E. Puainako Street
 M-F 9:00am-6:00pm
 Sat. 9:00am-1:30pm

WAIMEA CENTER
 65-1158 Mamalahoa Hwy.
 M-F 9:00am-6:00pm
 Sat. 9:00am-1:30pm

CONTACT US

MAILING ADDRESS
 632 Kinoole Street
 Hilo, Hawai'i 96720

EMAIL ADDRESS
 hfs_operations@hfsfcu.org

CALL CENTER
 Available 24/7
 (808) 930-1400
 (800) 216-2666

AUDIO RESPONSE
 (808) 930-1489
 (877) 930-1489

LOST OR STOLEN CREDIT CARDS
 Toll Free: (844) 546-8218
 International: (571) 526-3632

LOST OR STOLEN DEBIT CARDS & SHARE CARDS
 After Hours and Holidays
 (855) 251-1788



Federally Insured by NCUA.

Our story
 is yours!



85th Anniversary Celebrations

January 4, 2022 marks 85 years of member service for HFS Federal Credit Union! HFS was founded on January 4, 1937 and has grown over the years, with much thanks to the Big Island community for their continued trust and support. A momentous occasion such as this one deserves more than just one day of celebration – which is why we'll be celebrating all year long!

We've started with our Anniversary Loan Special, happening now through January 31, 2022 and will continue in the coming months with giveaways, incentives and opportunities to win prizes. For example, now through December 31, 2022, every new account and new loan will be entered into a monthly sweepstakes for a chance to win \$85!* Stay tuned throughout the year for more details. We can't wait to celebrate with you!

*Sweepstakes period is from January 3, 2022 at 8:30am to December 31, 2022 at 11:59pm HST. Limit 1 prize per person. For New Loan official rules, visit: <https://hfsfcu.org/wp-content/uploads/2021/11/New-Loan-Sweepstakes-OfficialRules-Final.pdf>. For New Account official rules, visit: <https://hfsfcu.org/wp-content/uploads/2021/11/New-Account-Sweepstakes-Official-Rules-Final.pdf>. No purchase or payment necessary to enter or win.

Happy Anniversary to us
 and most importantly, YOU!

Featuring
90 Day No Pay!⁴

December 1, 2021 - January 31, 2022.

Apply online at hfsfcu.org or call us at **(808) 930-1400** or **(800) 216-2666** toll-free to schedule an appointment.

¹APR=Annual Percentage Rate. Rates effective as of December 1, 2021. ²The 0.85% APR is derived by discounting the rate of 1.10% APR with a 0.25% discount for automatic payments. Monthly payments at 0.85% APR for 12 months will be \$837.30 per \$10,000 borrowed. ³The 2.99% APR is derived by discounting the rate of 3.24% APR with a 0.25% discount for automatic payments. Monthly payments at 2.99% APR for 36 months will be \$290.92 per \$10,000.00 borrowed. The actual rates and APR depend on credit history and loan terms. Subject to credit approval. Other rates and terms available. ⁴The 90 Day No Pay refers to the first 3 months after the date of loan funding. Interest begins to accrue on the first day of the month the first payment is due. Payments made prior to the month the first payment is due will be applied directly to principal. Existing HFS FCU loans do not qualify for this offer. Applications may be submitted online or at any HFS FCU branch location. Membership with the Credit Union is open to all who live, work, worship, attend school, volunteer or participate in associations headquartered on the island of Hawaii. A non-refundable \$1.00 fee is required to establish membership with the Credit Union. A minimum opening balance of \$50.00 is required to open a Savings Account. Insured by NCUA. Hurry, offer ends January 31, 2022.

**Our Anniversary
 Personal Loan Rates**

as low as
0.85%^{APR}¹
 for 12 months²

as low as
2.99%^{APR}
 for 36-60 months³

Other rates and terms available.