



Hours & Locations

Contact Us

**HILO**  
632 Kino'ole Street  
M-F 8:30am-5:00pm  
Drive-Up Window  
M-F 8:30am-5:00pm  
Sat. 8:30am-1:30pm

**MAILING ADDRESS**  
632 Kino'ole Street  
Hilo, Hawai'i 96720

**EMAIL ADDRESS**  
hfs\_operations@hfsfcu.org

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

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

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

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

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

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

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

**LOST OR STOLEN DEBIT CARDS & SHARE CARDS**  
After Hours and Holidays  
(866) 652-7214

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



Member Moments

"I have been a member of the credit union for 54 years. I am so happy to say that all of my children and grandchildren are members too. We TRUST HFS! My grandchildren are 4th generation members at HFS FCU and we know that we are FAMILY because family begins "Where Caring Counts".



Herring Sr. & Sherry K.- Members since 1978



June R.-Member since 1977.

"HFS is like a lifelong friend, always there offering support and kindness to help me smooth the bumps on the pathway of life."

NOTICE OF NOMINATIONS AND ELECTION - Board of Directors

In accordance with Article V of the Credit Union's bylaws, as amended, and approved by the National Credit Union Administration, the following procedure will be followed for the Nomination and Election of the Board of Directors.

**NOMINATIONS** will be made by the Nominating Committee. Additional nominations may be made by petition, the requirements for which are as follows:

1. The forms for the petition, certification and statements shall be provided by the Credit Union.
2. Petition shall be signed by not less than 501 members of this Credit Union who are eligible to vote (members 16 years of age or older).
3. The nominee shall be not less than 16 years of age as of February 22, 2023.
4. Only one nominee shall be contained on each petition.
5. The nominating petition, together with a statement of qualifications, biographical data and certification of intent to serve if elected to office, shall be filed with the Nominating Committee on or before January 13, 2023.

The election will be by ballot boxes. Balloting as necessary will be conducted from February 12, 2023 through February 17, 2023 at the Credit Union offices.

There will be no balloting and no nominations from the floor at the Business Meeting if there is only one nominee per office. Balloting where necessary will have been completed prior to the Business Meeting. Nominations from the floor will be

called and elections held at the Annual Meeting only in the event that sufficient nominations have not been made by the Nominating Committee or by the petition for each of the offices to be filled. Only those positions without a nominee shall be subject to nominations from the floor. The results of these procedures will be announced at the Business Meeting which will be held on February 22, 2023.

The following is the office to be filled and the nominations submitted by the Nominating Committee:

**BOARD OF DIRECTORS**, two (2) seats to be filled for a 3-year term:

**GERALD TAKASE**

- Member of HFS Federal Credit Union since 1986
- Director, County of Hawaii Department of Liquor Control
- Colonel and Staff Judge Advocate for the Hawaii Army National Guard (retired)
- Juris Doctor Degree from the University of Hawaii
- Bachelor of Science, Willamette University, Salem, Oregon

**WAYNE KANEMOTO**

- Member of HFS Federal Credit Union since 1989
- Attended Hilo High, Iowa State, and UH-Manoa
- Worked for and retired from Department of Education and US Army
- Board member, Hawaii Health System Corporation (HHSC)

A copy of the specific bylaws provisions for these procedures and applicable implementation policies are available at the Credit Union's main office (632 Kinooole Street, Hilo, Hawaii) for your inspection.

Nancy Kelly  
Treasurer/Secretary

Caring Counts

E MĀLAMA 'IA KOU PONO

Staff Anniversaries

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

- Keri Takahashi – 25 years
- Craig Matsubara – 20 years

Thank you for all of your hard work!

HOLIDAY CLOSURES

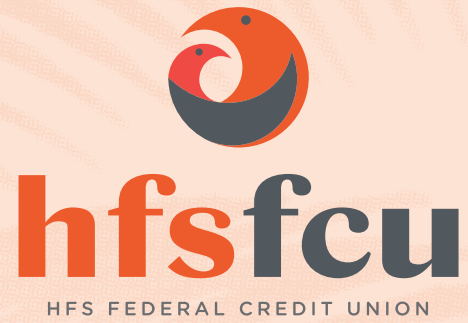
- October 10<sup>th</sup> (Columbus Day)
- November 11<sup>th</sup> (Veterans Day)
- November 24<sup>th</sup> (Thanksgiving Day)
- December 26<sup>th</sup> (Christmas Day)

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*Mahalo, Members!*

**Thank you for naming us one of the best credit unions in Hawai'i.**

We are humbled to once again be recognized by Forbes and Statista as one of the Best-In-State Credit Unions for Hawai'i in 2022! This would not be possible without the commitment of our staff to serving our members' needs with care, humility, integrity, and passion.

We truly value our relationships with our members and community over the last 85 years. We look forward to continuing to provide the best possible service as we focus on you, so you can focus on life.



*Best Credit Union*

**IN EAST HAWAI'I**



We are honored and thankful to be voted the Best Credit Union in East Hawai'i! This is the 20<sup>th</sup> year we have received this distinguished award, and we are truly grateful for the loyalty of our members and the community. HFS was voted as a finalist for Best Customer Service as well.

Mahalo Big Island, for allowing us to be the place "where caring counts," for you and your 'ohana.

**Celebrate International Credit Union Day with HFS**



The Credit Union celebrates International Credit Union Day (ICU Day) each year. This is a way to raise awareness about what it means for members worldwide to have a credit union as their financial partner.

"Empower Your Financial Future with A Credit Union" is this year's theme. In line with this initiative, we're encouraging our members to take charge of their financial future by utilizing Zogo, a financial literacy app that literally pays to play! Download the app, use the code HFSFCU, and register from October 1 - 31, 2022 and be automatically entered for a chance to win an iPad!\* Discover fun ways to grow your financial knowledge and earn gift cards in the process.

**Plus visit any one of our branch locations on Thursday, October 20<sup>th</sup>, to pick up a treat and your 2023 pocket calendar, plus Halloween goodie bags for keiki 13 and under (while supplies last). We look forward to celebrating ICU Day with you!**

\*Sweepstakes period is from October 1, 2022 at 8:30am HST to October 31, 2022 at 11:59pm HST. Limit 1 entry per person. Winners will be notified no later than November 12, 2022. For Official Rules, visit: <https://hfsfcu.org/wp-content/uploads/2022/08/2022-Zogo-Sweepstakes-OfficialRules.docx>

\*\*Free gift, pocket calendars and Halloween goodie bags available at all branches on 10/20/22 while supplies last.

**COMMUNITY CORNER**

**Relay Through the Decades**

This year marks the 30<sup>th</sup> Anniversary of Relay for Life of the Big Island with a fitting theme of "Relay Through the Decades." As a proud supporter of the American Cancer Society, HFS was honored to be the Survivor Sponsor and a Platinum Team Sponsor collecting over \$8,000. The funds raised will help with services and resources like free rides to treatment, accessible places to stay near hospitals, and a live 24/7 helpline to help cancer patients and their families feel the love.

Relay night was full of excitement, including the traditional survivor lap and luminaria, games, live entertainment, and food trucks, all for a great cause.

Mahalo to Relay for Life for organizing another successful event. Together we can accomplish anything in the fight against cancer.



**Backpack Drive for Keiki**

Since 2008, Hawai'i Island Police, in partnership with Hope Services Hawai'i, has been collecting backpacks for Big Island keiki who cannot afford them. HFS donated 100 backpacks this year so students can return to school in style. Mahalo to both organizations for taking care of our island's keiki.



**American Heart Association "Get Up and Go Challenge"**



In support of the American Heart Association (AHA), HFS put their own spin on the Heart Walk by challenging their staff to participate in the "Get Up and Go Challenge"! During the week of August 1-7, staff who accepted the challenge completed 10,000 steps per day for three days. In addition, the Credit Union made a donation to the AHA on behalf of each participant. Together, we walked over 2,169,076 steps and donated over \$1,400!

Mahalo to the American Heart Association for your continued efforts to improve heart health and promote an active lifestyle.



**Save the Date!**

Our Annual Business Meeting will be held on Wednesday, February 22<sup>nd</sup>, 2023 at 5:30pm in the Hilo branch lobby, located at 632 Kino'ole Street. Any member of the credit union is welcome to attend.