

# CARING COUNTS

E MĀLAMA 'IA KOU PONO



## Staff Anniversaries

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

- Claton Mine - 35 years
- Brittany Iga - 5 years
- Manu Carvalho - 5 years

**Thank you for all of your hard work!**

### HOLIDAY CLOSURES

- May 30<sup>th</sup> (Memorial Day)
- June 20<sup>th</sup> (Juneteenth Day)
- July 4<sup>th</sup> (Independence Day)

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# New Year. New Look. Coming Soon!

We are very excited to share that the Credit Union will be unveiling a new look, coming soon!

While we don't want to give away too much information (we want you to be surprised!) we do want to reassure you that the new look does not signify a change in who we are. We are the same credit union that has served families for generations. It is a renewed commitment to you, our membership and community, and a better representation of who we have become as we have evolved together over the past 85 years. We still are, and will always be, the place where caring counts.

Keep your eyes peeled on May 2<sup>nd</sup>, 2022 for this exciting update.

## A New Debit Card Will Be Coming Your Way

Just 1 year ago, we were announcing the update to our credit card program with the redesign and re-naming of our HFS Visa Platinum® Credit Card and the introduction of our HFS Visa Signature® Credit Card.

This year, we are looking forward to providing you with a refreshed look for your debit and ATM cards! Coming this summer, you will be receiving a brand new HFS Visa® Debit or ATM Card with a new, fresh and modern look. We will be providing updates on our website at <https://hfsfcu.org/news/debit-card-upgrade/>, as well as through social media and mailed communications. Please stay tuned for more details as they become available.



## Dream Big this April for Youth Month

We are proud to be able to support all generations of our island 'ohana – including our keiki! Each April, along with credit unions around the world, we celebrate National Credit Union Youth Month. This is a time to focus on your youth and encourage them to build and practice smart money habits as they grow up.

This year, the theme is "Save small, dream BIG at your credit union". Savings takes time, but when you start early, even with small amounts, it really adds up! As you save, keep your dreams in mind. It might be a new dirt bike, a tablet, or even saving up spending money for your next family trip. These goals keep you motivated to continue saving and watch your account grow. This month, bring your keiki in to visit us and they'll receive a complimentary gift\*, now through April 30, 2022. We look forward to seeing you!

\*While supplies last. Gift available to youth 17 and under.

## New Year, Better Money Habits Presentation

The start of a new year often brings resolutions for change, with finances being one of the most popular topics. In the spirit of better money habits, our staff member, Jessica, gave a presentation on tips for budgeting, credit and even fraud and identity theft to the Hawai'i Island Chamber of Commerce (HICC). Thank you to the Young Professionals Committee of HICC for inviting us to give the first professional presentation of the year.

## Sacred Heart Affordable Housing Project

Hope Services Hawai'i has been leading the campaign to end homelessness in our community. The Sacred Heart Affordable Housing Project is Hope Services' new senior housing development located in Pahoa. As one of the many ways to give back to our community, HFS is a proud sponsor of a unit that will provide permanent housing for vulnerable kupuna in our community. Stay tuned as we will be sharing our housing design project. Mahalo to Hope Services Hawai'i for allowing us the opportunity to provide a beautiful home for our kupuna.



Our story is your story!

Helping members make memories for **85 Years!**



Enter for a chance **to win \$85!**

### New Account Sweepstakes

Open a new account, or add a sub-share to your existing account, in 2022 and be entered into a monthly sweepstakes for a chance to win \$85.\*

### New Loan Sweepstakes

Take out a loan in 2022 and be entered into a monthly sweepstakes for a chance to win \$85.\*

\*Sweepstakes period is from January 1, 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/2021/12/New-Loan-Sweepstakes-OfficialRules-Final2.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. 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. Federally insured by NCUA.





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

## Member Account Verification Audit

We have engaged an independent auditing firm, Kwok & Company, CPAs, to perform our annual Member Account Verification Audit for the period ending December 31, 2021. The CPA firm will assist us in randomly selecting loan and share accounts to confirm the accuracy of your loan or share account balance compared to the Credit Union records. You may receive a verification letter asking you to confirm specific information regarding your HFS Federal Credit Union loan or share account.

We would appreciate it if you would take a moment to review the letter and respond appropriately as indicated within the letter.

If you have any questions, you may contact us at (808) 930-1400 or toll-free at (800) 216-2666.

## Important Notice to Send Money Users

We were notified by the provider of Send Money, a person to person payment (P2P) option currently available in Online Banking, that this service will no longer be available as of June 29, 2022. We sincerely apologize for any inconvenience that the removal of this service may cause.

We encourage you to look into other P2P options available to you, many being offered at no cost. Please rest assured that the Credit Union is always looking out for solutions to help you and we hope to be able to provide another convenient option for you in the future. Mahalo for your understanding.

## Privacy Notice

The Credit Union's Privacy Notice is available on its website: <http://www.hfsfcu.org/privacy>. A copy can be mailed to you upon request by calling (800) 216-2666 toll-free or (808) 930-1400.

### HOURS & LOCATIONS

#### 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

#### 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 Mamelahoa Hwy.  
 M-F 9:00am-6:00pm  
 Sat. 9:00am-1:30pm

### CONTACT US

#### MAILING ADDRESS

632 Kino'ole Street  
 Hilo, Hawai'i 96720

#### EMAIL ADDRESS

[hfs\\_operations@hfsfcu.org](mailto: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.



Lorna, member since 1977

## Member Moments

“ We have always considered HFS Federal Credit Union for our banking. We've had good experiences with them over the past 48 years for their services they rendered to us. We've worked hand in hand with HFS. They assisted us with numerous services, including all our banking needs that includes our home loans, car loans, checking and credit cards. At no time have they failed us and they have always been on time, making them a reliable partner. They always greeted us with a smile and “Can I please help you?” when you enter the credit union. ”