



# Caring Counts

E MĀLAMA 'IA KOU PONO

## Staff Anniversaries

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

- Beverly Oili – 15 years
- James Staub – 15 years
- Lauren Nakashima – 10 years
- Sandra Mockchew – 5 years

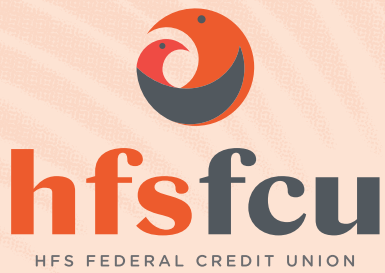
**Thank you for all of your hard work!**

### HOLIDAY CLOSURES

- May 29<sup>th</sup> (Memorial Day)
- June 19<sup>th</sup> (Juneteenth)
- July 4<sup>th</sup> (Independence Day)

## In this issue April 2023

Unleash the Power of Saving.....	02
Fraud Prevention.....	02
We Celebrate YOU! .....	03
Fan Fun Night with Vulcan Basketball .....	03
Mobile Deposit...As Easy As 1,2,3! .....	03
Privacy Notice .....	03
Deposit Days in Session.....	04
What is a Credit Union?.....	04



## Fraud Prevention 101

As your trusted financial partner, we are committed to keeping your information secure. Sometimes, that means providing you with the tools and knowledge to keep your information safe from the ever-evolving schemes that fraudsters use to trick us into giving out sensitive information. Once a fraudster steals your information they could commit identity theft. Identity theft is when someone uses your personal or financial information without your permission for the purpose of posing as you in some way for financial or other gains. Thieves may use your information to open new loans, create new accounts, make purchases, or commit other fraud.

Knowledge is a powerful tool to protect yourself from identity theft. Here are 9 ways to help prevent identity theft from happening to you.

## Unleash the Power of Saving

April is National Credit Union Youth Month, and HFS is celebrating with the rest of the country to “Unleash the Power of Saving at Your Credit Union.” Encouraging and cultivating good savings habits at a young age helps to lay a foundation for a healthy financial future. HFS understands this, and invites you to take advantage of the following special activities and promotions during Youth Month for keiki 17 and under:

- ✓ Open a new Kids Club account, and HFS will deposit \$20 to get you started.<sup>1</sup>
- ✓ Existing Kids Club account holders - deposit \$20 or more into your account in the month of April and HFS will deposit \$20 into your savings account.<sup>2</sup>
- ✓ Special Treat – Bring your child in to make a deposit, and they will receive a complimentary treat<sup>3</sup>
- ✓ Coin Bank Contest – A coin bank filled with change will be displayed at each HFS branch, island wide. Keiki who visit in-branch can submit their guess for how much money is in the coin bank. The closest guess without going over, at each branch, will win the coin bank and all the money in it!<sup>4</sup>
- ✓ Coloring Sheets will also be available at each branch, just for fun!

1. Protect your social security number.
2. Use extra strong passwords and 2-step authentication when possible.
3. Shred sensitive documents before discarding them.
4. Go paperless as much as possible.
5. Evaluate the businesses you use to ensure they are trustworthy.
6. Be aware of what information you make public.
7. Check your home internet security.
8. Monitor your account activity regularly.
9. Set up alerts to watch for suspicious activity.

Come in and celebrate National Credit Union Youth Month with HFS!

<sup>1</sup>Annual Percentage Yield for a regular shares HFS Kids Club account is 0.15% as of March 01, 2023, and is subject to change. Fees may reduce earnings. HFS FCU will deposit \$20 to all regular share Kids Club Accounts opened from April 1, 2023 – April 29, 2023. The \$20 deposit includes the \$5 minimum balance required to open the account. The primary member on the account must be a minor, age 17 or under. The deposit is considered a bonus by the Internal Revenue Service and will be reported as taxable income (1099-INT). Limit one bonus per member. <sup>2</sup>Eligible accounts must be opened prior to April 1, 2023 and have a minimum balance of \$5 to earn the \$20 bonus deposit. A total of \$20 must be deposited into the account's checking or savings between April 1, 2023 and April 29, 2023. If the total \$20 in deposits are met, the \$20 bonus will be deposited into the savings account no later than May 15, 2023. Primary accountholder must be a minor, age 17 or under. Not applicable for HUTMA or Representative Payee accounts. The bonus will be reported as taxable income (1099-INT). Limit one bonus per member. <sup>3</sup>Complimentary treat available for keiki 17 and under, while supplies last. <sup>4</sup>Limit 1 entry per person. Submit an entry in-branch with your keiki's name, address, and a parent/guardian phone number, along with the guess of how much money is in the coin bank. One winner will be selected for each branch, for a total of 6 winners. The keiki with the closest guess will win the coin bank, and all the coins inside. Entries accepted from April 1, 2023 – April 29, 2023. Winner will be notified no later than May 15, 2023. To view the official rules, visit: [https://hfsfcu.org/wp-content/uploads/2023/02/2023-Coin-Bank-Contest\\_OfficialRules.pdf](https://hfsfcu.org/wp-content/uploads/2023/02/2023-Coin-Bank-Contest_OfficialRules.pdf). Federally Insured by NCUA

The best way to avoid identity theft is to stop it before it happens. To learn more about Identify Theft visit us at [www.hfsfcu.org/education/identity-theft/](http://www.hfsfcu.org/education/identity-theft/).



# COMMUNITY CORNER

## We Celebrate YOU!

On February 22<sup>nd</sup>, we celebrated YOU, our members for Member Appreciation Day. Members who visited any one of our branches received a complimentary sand proof towel, our way to say “thank you”. We value the many relationships we have built with our members and community over the last 85 years. Members can continue to count on us in servicing your financial needs with Care, Humility, Integrity, and Passion as we are committed to providing the best service possible.



## Fan Fun Night with Vulcan Basketball

On Saturday, February 11<sup>th</sup>, the UH-Vulcan men's and women's basketball teams celebrated senior night at their games against Fresno Pacific. There were more than 300 fans in attendance to take part in a night filled with lots of energy and excitement. HFS handed out swag to the fans as they entered, provided lucky numbers for giveaways during timeouts, and held a free-throw contest at half-time. Mahalo to Vulcan Athletics for inviting us to be part of such an exciting night!



## Mobile Deposit... As Easy As 1,2,3!

We love seeing you in person, but we know how busy life can be. With Mobile Deposit in the HFS App, deposit checks quickly and easily without having to come into a branch.



1. Log into the HFS App and select “Deposit Check”.
2. Follow the on-screen prompts and take photos of the front, and back, of your check.
3. Click Submit. That's it!

\*You must be enrolled in HFS FCU's Online Banking Service and Mobile Banking Service in order to use the Mobile Deposit Service. HFS FCU will charge a \$25.00 returned check fee and the amount of the check against your account if payment is not received, if payment is reversed, or if the check is dishonored or returned at any time. Standard message and data rates may apply. Check your carrier plan for details.

## 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-5:30pm  
Sat. 9:00am-1:30pm

### WAIMEA CENTER

65-1158 Mamalahoa Hwy.  
M-F 9:00am-5:30pm  
Sat. 9:00am-1:30pm

## Contact Us

### MAILING ADDRESS

632 Kino'ole Street  
Hilo, Hawaii'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

**Visa Platinum®**  
Toll Free: (866) 604-8153  
**Visa Signature®**  
Toll Free: (866) 604-8139  
International: (727) 299-2449  
(Platinum and Signature)

### LOST OR STOLEN DEBIT CARDS & SHARE CARDS

After Hours and Holidays  
(866) 652-7214



[hfsfcu.org](http://hfsfcu.org)



HFS FEDERAL CREDIT UNION

## What is a Credit Union?

Many of you may have grown up with HFS, either as a member or you know of someone who is. You might have visited a branch with your 'ohana as a child or driven past a branch as an adult. However, do you know what makes a credit union unique?

Each month throughout 2023, we will help educate our membership and community on what it means to be a credit union. We'll focus on a word each month and how that word relates to HFS and the overall credit union movement. Let's start with the first three words of 2023. Check them out below!

**'Ohana.** You are more than just a member, you are 'ohana. At HFS, we take pride in showing our members that they will always be welcomed and treated like family. As a credit union, we are consistently keeping our members at heart.

**Community.** Credit unions are all about community. As a member at HFS, you are part of a larger community of people who share a common bond – your credit union. We strive to build this community as an extension of ourselves, with honesty and transparency.

**Not-for-Profit.** As a credit union, and not-for-profit institution, our profits go back to our members in the form of lower loan rates, higher savings rates, and less fees.

## Deposit Days in Session

The HFS Kids Club In-School Program is in full swing at Waiakea Elementary School, Kea'au Elementary School, and St. Joseph Elementary School. Students who are enrolled in the deposit day program bring the money they've saved to school on scheduled deposit days twice a month. HFS staff members welcome each student, and embrace the opportunity to encourage and inspire students to keep saving, spend wisely, look for fun ways to earn money and develop healthy savings habits. It's never too late to start saving, and every penny counts.

Visit <https://hfsfcu.org/kidsclub-school/> for more information. Enroll your keiki today!



Check back in our July newsletter issue to see the next three words, or visit our website at [hfsfcu.org/news/credit-union-awareness](http://hfsfcu.org/news/credit-union-awareness) to follow along each month.

