



Caring Counts

E MĀLAMA 'IA KOU PONO

Staff Anniversaries

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

- Donna Stillman – 35 years
- Tiffany Figueira – 10 years
- Heather Amaral – 5 years

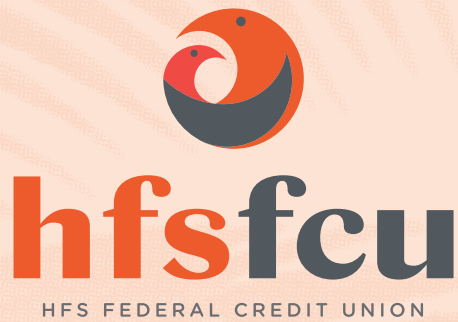
Thank you for all of your hard work!

HOLIDAY CLOSURES

- January 2nd (New Year's Day)
- January 16th (Martin Luther King Jr. Day)
- February 20th (Presidents' Day)

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Scholarships Now Available

Scholarship applications for the 2023 HFS FCU Scholarship Program are now available! This year, fifteen (15) scholarships will be awarded worth \$2,500 each. Ten (10) scholarships are for graduating Big Island high school seniors and five (5) scholarships are for current college students. Applications are 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)
- ✓ Will attend an accredited Vocational-Technical School, College, or University full-time in a 2 or 4-year program in 2023-2024 (12+ credits)
- ✓ Minimum 3.0 cumulative G.P.A.
- ✓ Financial Need

The Scholarship Program was started in 2012 to help Big Island students reach their financial and educational goals. 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.

Application Deadline: February 28, 2023

ONE OF THE
Best Credit Unions
IN WEST HAWAI'I



HFS was once again voted one of the Best Credit Unions in West Hawai'i for 2022! We are honored to have received this recognition and look forward to continuing to serve you.

Mahalo Big Island, for your trust and support!

Membership Account Verification Audit

We have engaged an independent auditing firm, Kwock & Company, CPAs, to perform our annual Member Account Verification Audit for the period ending December 31, 2022. 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.



NEW BUSINESS HOURS!

Our Business hours have changed at two branch locations.

Waimea and Prince Kuhio Branch Hours:

M-F: 9:00 a.m. to 5:30 p.m.

Saturday: 9:00 a.m. to 1:30 p.m.

Walk to End Alzheimer's

It was a beautiful September sunny morning, Team HFS was amongst 46 teams who participated in the annual Walk to End Alzheimer's at Lili'uokalani Gardens. The Walk is the world's largest fundraiser for Alzheimer's care, support, and research. We greeted walkers along the path and handed out fans, helped take photos at the photo booth, and even gave cookies to those who walked by.

Mahalo Alzheimer's Association for organizing a successful event.



We're Celebrating YOU

You are more than just a member, you are family! Join us as we celebrate YOU on Member Appreciation Day. Please visit any one of our branch locations on February 22, 2023, for a complimentary gift (while supplies last). We value the relationships we have built with our members and community over the last 85 years and this is one small way for us to say "thank you".

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

Deposit Days are Back

After a 2-year absence, we welcomed back the Deposit Day Program at Waiakea Elementary School, Kea'au Elementary School, and St. Joseph Elementary School. This program teaches elementary students the value of money and saving which are valuable life skills we hope for all our keiki to practice and understand.

Elementary students at any of these schools are invited to participate in our twice-monthly Deposit Days beginning at 7:15 am. Deposit Days provide an incentive for keiki to open a savings account and make it convenient by allowing students to make deposits at their school. For more information on how to participate and for Deposit Day Schedules, visit our website at <https://hfsfcu.org/kidsclub-school/>.



Pink Out Color Run

On Saturday, October 29th, a team of HFS staff and their family members participated in the 5th Annual Pink Out Color Run at the Civic Auditorium. They had so much fun completing the 5K Run/Walk alongside the community while being "pinked out". Mahalo American Cancer Society for your continued efforts to save lives and work towards a world without cancer.



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, 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

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



(Pictured from L-R: Sarah Hamakawa-East Hawai'i Operations Manager, The Food Basket; Tisha Lunsford- Administrative Assistant, The Food Basket; Angelica Bularon-Hendrickson, HFS Federal Credit Union; Gretchen Paglinawan, HFS Federal Credit Union; Kristin Frost Albrecht- Executive Director, The Food Basket)

and staff, together we collected over \$25,000! Because of you, this donation will help feed over 7,500 people on Hawai'i Island.

"With inflation increasing the cost of gas, utilities, housing, and food, many families are finding they don't have money left for groceries after paying their bills, especially at the end of the month. This incredible donation from HFS Federal Credit Union will go directly towards purchasing food for our island neighbors in need this holiday season, helping to keep food on the tables of those who are struggling the most. Our warmest mahalos going out to HFS Federal Credit Union staff and members for their extraordinary generosity and for providing essential food relief to make this season brighter for so many in our Hawai'i Island community!"

-Kristin Frost Albrecht, The Food Basket

We'd like to especially recognize three of our staff members who were the top fundraisers. Congratulations to Angelica Bularon-Hendrickson, Gretchen Paglinawan, and Loida Torrano (not pictured) who each raised in excess of \$1,000! Mahalo for your commitment to helping our community.

A Hands-On Approach to Financial Education

As part of her Senior Legacy Project, Briana, a Kamehameha Schools-Hawai'i student approached us about hosting a Reality Fair. On November 10, 2022, HFS staff had the opportunity to conduct our Mad City Money Reality Fair with the Kamehameha Schools-Hawai'i senior class. The Reality Fair gave students a fun, practical, and interactive opportunity to experience "real-life" challenges in money management and decision-making. Students had the opportunity to integrate their knowledge of money, math, and budgeting skills to make decisions as they would in the real world. Our goal was to give the students life lessons by offering a hands-on approach so they may experiment in finding ways to succeed while developing problem-solving tools if they "failed".

Congratulations to Briana on a successful Senior Legacy Project and mahalo to Kamehameha Schools Hawai'i – together, we are helping to fulfill an essential piece in our local curriculum for our future leaders.

