



Caring Counts

E MĀLAMA 'IA KOU PONO

Staff Anniversaries

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

- Sharon Goya – 35 years
- Rodney Kawamoto – 35 years
- Jason Hayashi – 25 years
- Esther Rillamas – 20 years
- Joel Viernes – 20 years
- Donn Mende – 5 years

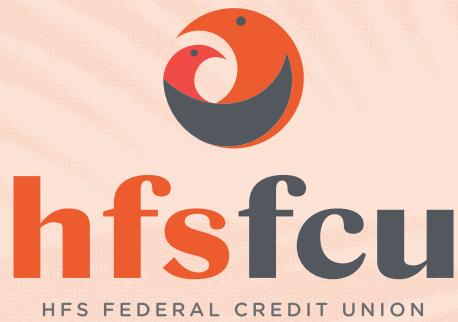
Thank you for all of your hard work!

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HOLIDAY CLOSURES

July 4th (Independence Day)
Sept 5th (Labor Day)
Oct 10th (Columbus Day)



We are excited to celebrate 85 years of service with you and in conjunction with this celebration we are unveiling our new logo.

This marks a significant milestone in our journey together, providing an opportunity to reflect on what our brand stood for and everything that we aspire to become as we move forward into the future.

The new logo represents our relationship with you and our promise to help in your financial success. We have earned your trust and will continue to be your partner in finding solutions that put you first. You can count on us in servicing your financial needs with care, humility, integrity, and passion as we are committed to providing you the best possible service.

Looking forward to our many years of continued success!

Nathan N. Abe
President/Chief Executive Officer



We are proud to present our new logo, inspired by the Native Hawaiian 'Iwi bird, known for its bright feathers and beautiful song. The logo mark captures the kinship between parent and child and is symbolic of the HFS promise to nurture every member relationship and foster generational financial growth.



► **HFS Federal Credit Union** was founded 85 years ago on January 4, 1937 by a group of Hawai'i Territorial Government employees. They each pooled together \$5.25 to begin our credit union, known then as Hawai'i Federal-Territorial Employees Federal Credit Union. Our very humble beginnings stemmed from one simple need: making credit available to those with small means. This is the basis of everything we do – acting in service to our members and community.

Over the last 85 years there have been many changes, including a few office relocations until we settled at our “home base” on Kino'ole Street in 1982. We've been through a couple of name changes as we expanded the field of membership from Federal and State employees to anyone with a tie to the Big Island, and five additional branches across the island have been added. As of April 2022, we've grown to over \$800 million in assets and over 50,000 members as the largest credit union on the Big Island. This growth is attributed to the tremendous trust and support from our members and community, as well as the hard work and dedication of the credit union's staff, management and volunteer Board and Supervisory Committee members.

As we celebrate this momentous occasion – 85 years of member service – we welcome another change here at the Credit Union. The original logo, featuring the Big Island, was selected in 1976 and has been representative of our institution for over 45 years, but it's time for an update to better represent who we have become since then.

We still are, and will always be, the place where caring counts. This change in logo does not signify a change in who we are – we are the same credit union that has served families for generations – we simply have a new look and a renewed commitment to focus on you, our membership, so that you can focus on life.



Financial Education Presentations

We are always excited for the opportunity to teach financial literacy to the community! Over the past few months, we met with multiple groups of students from the following programs/schools:

- Upward Bound
- Laupahoehoe Public Charter School
- University of Hawaii at Hilo Vulcan Athletics

With each group we started by teaching some basic money concepts; how to open an account, setting goals for your money, budgeting tips, etc. Knowing how to keep your money safe and manage it properly is the key to a great money management foundation. Then we discuss all things credit, including what a credit score is and why it's important. Lastly, we always make sure to educate everyone on the dangers of fraud and identity theft, including what red flags to look for in the most popular scams.

Mahalo to each group for trusting us to help bring financial education to your students. For more information on our education program, or if you have a group you'd like to schedule a session for, please reach out to us at hfs_marketing@hfsfcu.org.

Kea'au High School College & Career Fair

It was very exciting to be back at the Kea'au High School College and Career Fair this year! We are grateful to the administration of Kea'au High School (KHS) for hosting this wonderful event for their students and allowing us the opportunity to share all about the Credit Union industry with them. Many people don't realize how many different job opportunities exist within the credit union industry, beyond the more commonly known roles like a Member Services Representative or Loan Officer. Students are often surprised to hear about the many different opportunities, as well as the ways in which credit unions give back to the community. Mahalo to KHS for inviting us once again!



Your New Card Has Arrived *and you'll be able to start using it soon!*

HFS Visa® Debit Card

HFS Share Card

Sunday, July 10, 2022	Sunday, July 10, 2022
Last day to use your current HFS Visa® Debit Card	Last day to use your current HFS Share Card.
Monday, July 11, 2022	Monday, July 11, 2022
<ol style="list-style-type: none"> 1. First day to activate and start using your new debit card. 2. Update your card information wherever it is saved. 3. Download the HFS Cards App¹ to access your new card controls. 4. Securely dispose of your old card. 	<p>First day to activate, set your PIN, and start using your new share card. Securely dispose of your old card.</p>



Keep it in a safe place until you're able to activate it on **July 11, 2022**. Visit <https://hfsfcu.org/news/debit-card-upgrade/> for the most up to date details.

Insured by NCUA. ¹Data charges may apply. Check with your mobile phone carrier for details.



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

Contact Us

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

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(866) 652-7214

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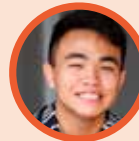
Congratulations to the 2022 HFS FCU Scholarship Recipients

Preparing to head off to college is an exciting time for many teenagers, but it can also be stressful when the cost of tuition, books, room and board, etc. starts to add up. We understand the burden that these costs can be, which is why HFS has been awarding scholarships to help local students achieve their dreams of pursuing a higher education.

The HFS FCU Scholarship program began over 10 years ago and, since then, has awarded over \$177,000 in scholarships that have helped over 70 students with their college expenses. The Credit Union is proud to support these young individuals that will be future leaders of the Big Island community and members of the workforce. Previous recipients have gone on to study in fields such as Education, Law, Automotive Mechanics, Fire Science, Art, and more.

HFS FCU Scholarship applications are released at the beginning of each year, awarding a total of \$25,000 in scholarships to both graduating Big Island high school seniors and current college students pursuing a higher education full-time at an accredited 2 or 4 year Vocational-Technical School, College or University in the 2022-2023 school year.

We received a tremendous amount of applications this year which made it difficult for our scholarship committee to choose. After weeks of deliberations, we are excited to announce the 2022 HFS FCU high school and college scholarship recipients. Each of the following recipients will be receiving \$2,500. **Congratulations!**



Kieran Maesaka
Kamehameha
Schools Hawaii



Maya Oishi
Hilo High School



Maribel Agpaoa
Kea'au High School



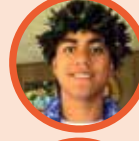
Sean Kobayashi
Konawaena
High School



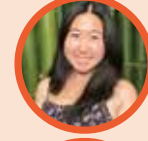
Ngirakederang Ueda
Waiakea High School



Amy Durham
University of Hawai'i
at Hilo



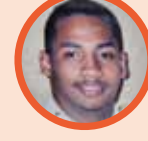
Tevita Hala Latu
Waiakea High School



Shayla Sayphone
Macalester College



Randy Jake Galzote
Waiakea High School



Jobe Leialoha
California Southern
University

Member Moments

"HFS FCU has been a part of my family since 1985. Starting as a young and single Federal worker and new member, my family grew along with our Credit Union.



Bruce T. - member since 1985

Now retired with several children and grandchildren, all members as well, HFS FCU continues to provide outstanding support combined with modern banking options, services, and products. What hasn't changed across the years is the demonstrated professionalism and friendliness of your dedicated managers and hardworking staff. Talented and caring people always make the difference. Congratulations for 85 years of service and generosity to our community."

We also would like to congratulate all 2022 Big Island graduates. Best of luck to you as you embark on your next adventure.

