



Caring Counts

E MĀLAMA 'IA KOU PONO

Staff Anniversaries

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

Kevin Ishii — 40 years
Elton Yamamoto — 15 years

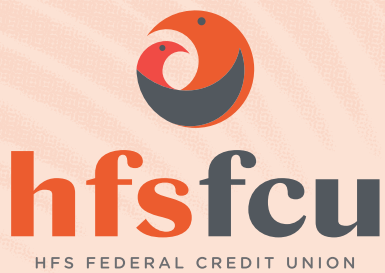
Thank you for all of your hard work!

HOLIDAY CLOSURES

January 1st (New Year's Day)
January 15th (Martin Luther King Jr. Day)
February 19th (Presidents' Day)

In this issue January 2024

Scholarships Now Available	02
You Made an Impact!	02
Best of West Hawai'i 2023	02
Walk to End Alzheimer's	03
Deposit Days in Full Swing	03
Pink Out Color Run	03
Member Appreciation Day	03
Happy Retirement Paula	04
Sacred Heart Affordable Housing Project	04
What is a Credit Union?	04



Scholarships Now Available

Scholarship applications for the 2024 HFS FCU Scholarship Program are now available! This year, fifteen (15) scholarships will be awarded worth \$3,000 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 hfsfcu.awardspring.com and must be submitted no later than February 29, 2024.

Any student who 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)
- Student must attend an accredited Vocational-Technical School, College, or University full-time in a 2 or 4-year program in 2024-2025 (12+ credits)
- Minimum 3.0 cumulative G.P.A.
- Financial Need

The Credit Union is proud to support the future leaders of our Big Island community and members of the workforce. 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.



Silas Pelkey, 2020 HFS Scholarship Recipient, Biology major.

You Made an Impact!

Hope Services Hawai'i has been leading the campaign to make homelessness on Hawai'i Island rare, brief, and nonrecurring. They provide housing-focused services including outreach, emergency shelter, and affordable housing. During the month of October, the Credit Union collected donations for Hope Services Hawai'i at all six branch locations. We are proud to announce that because of the generosity and support of both members and staff, together we collected \$28,700!



(Pictured from L-R: Winnie Makaea-HFS Federal Credit Union; Brandee Menino-Chief Executive Officer, HOPE Services Hawai'i; Jessica Carriaga-HFS Federal Credit Union; Jim Staub-HFS Federal Credit Union)

Best of West Hawai'i 2023

HFS was once again voted one of the Best Credit Unions in West Hawai'i for 2023! We are honored to have received this recognition and look forward to continuing to serve you.

Mahalo Big Island, for your trust and support!



COMMUNITY CORNER

Walk to End Alzheimer's

On Saturday, September 23rd, in beautiful Hilo town, Team HFS participated in the annual Walk to End Alzheimer's at Lili'uokalani Gardens. The funds raised provide 24/7 care, support and advance research toward methods of prevention, treatment, and ultimately, a cure.

This year, HFS was honored to take care of the Promise Garden. The Promise Garden displays multi-colored flowers that represent the participant's promise to remember, honor, care, and fight for those living with Alzheimer's and their caregivers.

Mahalo Alzheimer's Association for your continued efforts in fighting this disease.



Pink Out Color Run

On Saturday, October 21st, HFS staff and their family members participated in the 6th Annual Pink Out Color Run. Participants were covered in pink from head to toe, in honor of Breast Cancer Awareness. The event's main goal is to raise awareness about breast cancer and raise funds for breast cancer research and patient programs.

Mahalo to the American Cancer Society for giving us an opportunity to make a difference.



Member Appreciation Day

SAVE THE DATE
FEBRUARY 28, 2024

Visit us for a free gift, while supplies last.

The Annual Business Meeting will also be held on February 28, 2024, at 5:30pm in the Hilo branch lobby at 632 Kino'ole Street. Any member of the credit union is welcome to attend.

Deposit Days in Full Swing

School is back in session and so are our Deposit Days. This year, we are excited to welcome Keaukaha Elementary School to our Kids Club In-School Program, along with the return of Waiakea Elementary School, Kea'au Elementary School, and St. Joseph Elementary School. Since 2010, HFS has been dedicated to educating our island's keiki on smart money habits. This program is a fun way for keiki to learn how to save, set goals, and spend wisely.

Students at 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 hfsfcu.org/kidsclub-school.



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

Happy Retirement Paula

Join us in congratulating Paula, from our Kona Coast Branch, on her retirement. Paula has been with HFS for over seven years but has been in the financial industry for over 30 years. Thank you, Paula, for your many years of service to our members and the community.

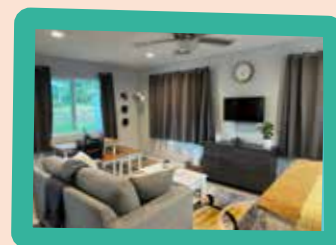
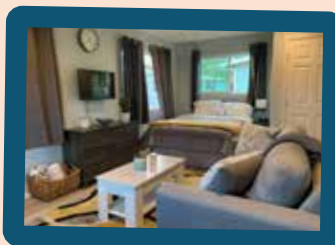


Sacred Heart Affordable Housing Project

We had the unique opportunity to sponsor a unit for Hope Services Hawai'i's "Sacred Heart Affordable Housing Project." This project is the first affordable housing development dedicated to Kupuna. Located in Puna, the project sits on land adjacent to Sacred Heart Shelter, the micro-shelter village constructed to house those displaced by the 2018 Kilauea eruption. The development consisted of 12 modular efficiency studio units, each equipped with its own living space, kitchen, and bathroom, as well as a central pavilion and office.

As a sponsor, HFS furnished and decorated an entire unit, which included purchasing furniture, supplying the kitchen and household items, linen, window treatments, and much more. We are incredibly grateful to be a part of this special project.

Mahalo to Brandee Menino and the team at Hope Services Hawai'i for making this project possible.



What is a Credit Union?

We hope our membership and the community have learned more about what it means to be a credit union throughout 2023. Here are the last three words and how each word relates to HFS:

- ✓ Trust – We value your trust. Trust is the foundation of our business. We earn your trust by providing financial solutions and protecting what's important to you.
- ✓ Focus – We focus on you, so you can focus on life. Don't let financial concerns distract you from the things that matter the most. We offer services that let you automate your finances so you don't miss opportunities to make memories. We've got your best interest at heart.
- ✓ Committed – We are committed to you. Inspired by our small-town culture, we are devoted to the success of every milestone in our members' lives, big or small. We are committed to servicing our members and community.

For the full list of words, visit our website at hfsfcu.org/news/credit-union-awareness.