



# Caring Counts

E MĀLAMA 'IA KOU PONO

## Staff Anniversaries

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

- Po'ai Sukanuma - 5 years
- Emirose Aguinaldo - 5 years
- Dayna Lee - 10 years
- Dawn Shiroma - 10 years
- Joshua Manuel - 25 years

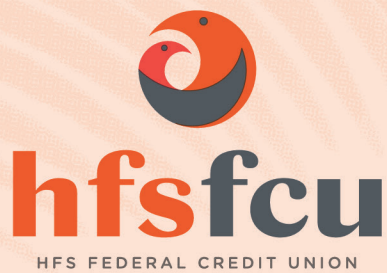
**Thank you for all of your hard work!**

### HOLIDAY CLOSURES

- October 9<sup>th</sup> (Columbus Day)
- November 11<sup>th</sup> (Veteran's Day)
- November 23<sup>rd</sup> (Thanksgiving Day)
- December 25<sup>th</sup> (Christmas Day)

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## Forbes Best-In-State Credit Union

We are deeply grateful and humbled to announce HFS Federal Credit Union has been featured on the Forbes Best-In-State Credit Unions 2023 list as one of the top credit unions in Hawai'i.

This accomplishment is a testament to the dedication and hard work of our HFS staff, as well as the amazing relationships we have built with our members and community.



## Hawai'i Tribune-Herald's Best of East Hawaii 2023

Mahalo for voting us Hawai'i Tribune-Herald's Best Credit Union in East Hawai'i! We are truly grateful for the continued trust and support of our members and the community. Together, we share this honor with you, and we'll always be the place where caring counts.



## International Credit Union Day

Mark your calendars for International Credit Union (ICU) Day® on Thursday, October 19th. This year, we celebrate ICU Day's 75th anniversary, an opportunity to reflect upon the credit union movement's history, promote its achievements, recognize employees' hard work, and share member experiences.

Visit any one of our branches on Thursday, October 19th to pick up a treat and your 2024 pocket calendar, plus Halloween goodie bags for keiki 13 and under (while supplies last). We look forward to celebrating ICU Day with you!



## New BOH ATM at Prince Kuhio Branch

We are excited to announce a new Bank of Hawai'i ATM has been installed and is ready for use at our Prince Kuhio branch. The ATM is located outside the branch entrance and faces the Prince Kuhio Plaza parking lot. Our membership and the public will have access to the ATM 24/7. Use your HFS Visa® Debit or Share Card to enjoy surcharge-free withdrawals at this ATM location as with all Bank of Hawai'i ATMs in Hawai'i.



## Save the Date!

Our Annual Business Meeting will be held on Wednesday, February 28th, 2024 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.

# COMMUNITY CORNER

## Hats Off to Hope

On July 15th, the Big Island celebrated its 31st Relay for Life with a "Seussical theme" – Hats Off to Hope; Cancer: Not Here, Not There, Not Anywhere! HFS is a proud supporter and honored to be this year's Survivor Sponsor and Platinum Team Sponsor, raising over \$8,000. The funds raised will help the American Cancer Society's efforts to combat cancer through advocacy, research, and patient support.

Locals gathered for an evening filled with entertainment, games, and activities to raise money to end cancer as we know it for everyone and save lives.

Mahalo to Relay for Life of the Big Island for another successful event. Together, we're making a difference.



## Hawai'i Wing Civil Air Patrol Reality Fair

On July 21st, HFS conducted a Reality Fair for the Hawai'i Wing Civil Air Patrol at Kilauea Military Camp. There were 83 cadets ages 12-18 who got to experience a real-life simulation facing challenges in money management and decision-making. The cadets learned how to write a check, maintain a debit card register, and make decisions regarding housing, transportation, food, child care, credit card debt, and other necessary expenses.

Mahalo to the Hawai'i Wing Civil Air Patrol for the opportunity to provide this hands-on experience to our youth.



## Backpack Drive for Keiki

Since 2008, Hawai'i Island Police Department and Hope Services Hawai'i have partnered to collect backpacks for Big Island's keiki who cannot afford them. HFS donated over 100 backpacks just in time for the new school year. Mahalo to both organizations for taking care of our island's keiki.



## American Heart Association "Get Up and Go Challenge"

In support of the American Heart Association (AHA), HFS staff participated in our "Get Up and Go Challenge"! From July 31st to August 6th, staff who accepted the challenge needed to complete 10,000 daily steps for three days. Together, we walked 2,474,652 steps and donated over \$1,000.00 to the AHA. Monies raised will help support research, education, advocate for better health, and improve patient care.

Mahalo to the American Heart Association for your continued efforts to help fight heart disease and stroke.



## 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](https://hfsfcu.org)

## NOTICE OF NOMINATIONS AND ELECTION

### Board of Directors

In accordance with Article V of the Credit Union's bylaws, as amended, and approved by the National Credit Union Administration, the following procedure will be followed for the Nomination and Election of the Board of Directors.

NOMINATIONS will be made by the Nominating Committee. Additional nominations may be made by petition, the requirements for which are as follows:

1. The forms for the petition, certification and statements shall be provided by the Credit Union.
2. Petition shall be signed by not less than 517 members of this Credit Union who are eligible to vote (members 16 years of age or older).
3. The nominee shall be not less than 16 years of age as of February 28, 2024.
4. Only one nominee shall be contained on each petition.
5. The nominating petition, together with a statement of qualifications, biographical data and certification of intent to serve if elected to office, shall be filed with the Nominating Committee on or before January 19, 2024.

The election will be by ballot boxes. Balloting as necessary will be conducted from February 18, 2024 through February 23, 2024 at the Credit Union offices.

There will be no balloting and no nominations from the floor at the Business Meeting if there is only one nominee per office. Balloting where necessary will have been completed prior to the Business Meeting. Nominations from the floor will be called and elections held at the Annual Meeting only in the event that sufficient nominations have not been made by the Nominating Committee or by the petition for each of the offices to be filled. Only those positions without a nominee shall be subject to nominations from the floor. The results of these procedures will be announced at the Business Meeting which will be held on February 28, 2024.

### The following is the office to be filled and the nomination submitted by the Nominating Committee:

BOARD OF DIRECTORS, one (1) seat to be filled for a 3-year term:

#### VICTOR VIERRA

- Member of HFS FCU since 1990
- Seeking Re-election
- Board of Director of HFS Federal Credit Union since 2003
- Retired, Hawaii County Police Chief

A copy of the specific bylaws provisions for these procedures and applicable implementation policies are available at the Credit Union's main office (632 Kinoole Street, Hilo, Hawaii) for your inspection.

Nancy Kelly  
Treasurer/Secretary

## What is a Credit Union?

As we continue to educate our membership and community on what it means to be a credit union, here are the next three words and how each word relates to HFS:

- ✓ Available - Wherever, whenever you need us. We offer banking on-the-go with convenient services available at your fingertips.
- ✓ Generations - Serving generations of members. From keiki to kupuna, we promise to nurture every member relationship and foster generational financial growth.
- ✓ Solutions - A lifetime of solutions. We look out for the best financial interest of everyone we serve. HFS is committed to finding solutions that put our members, employees, and communities first.

Stay tuned to find out what the next three words will be. To follow along each month, visit our website at [hfsfcu.org/news/credit-union-awareness](https://hfsfcu.org/news/credit-union-awareness).