

CARING COUNTS

E MĀLAMA 'IA KOU PONO



Staff Anniversaries

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

- Sarah Ono – 5 years
- Aysia Kaaumoana – 5 years
- Paula Ross – 5 years
- Anthony Vizzzone – 5 years
- Aulani Maikui – 5 years
- Peggy Lindsey – 10 years
- Ryan Arai – 20 years
- Waynette-Anne Schubert-Sumiki – 35 years

Thank you for all of your hard work!

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HOLIDAY CLOSURES

October 11th (Columbus Day)
November 11th (Veterans Day)
November 25th (Thanksgiving Day)
December 25th (Christmas Day)

Mahalo, Members!

HFS Federal Credit Union was recognized by Forbes and Statista as Best-in-State Credit Union for Hawaii for 2021! This is the fourth year that Forbes and Statista has published this list, and the third year that HFS FCU has been recognized.

Over the past year we have truly been living the credit union philosophy of “people helping people” for the community. During such trying and uncertain times, we helped our members stay in their homes, lessen their monthly payments, and even defer loans if needed. Our branches also remained open throughout the pandemic. By taking the necessary safety measures for our members and staff, we have been able to service our members when they needed us the most.

“We are honored to have been named by Forbes as the Best-in-State Credit Union for Hawaii. This recognition is the result of our dedicated employees who continually go above and beyond in servicing our members’ financial needs. The pandemic has impacted everyone creating very challenging times. Our employees are committed to meeting each member’s needs with care and understanding. This award is only possible through the valuable relationships we have built with our members and we thank them for their continued support” says President and Chief Executive Officer, Nathan Abe.

We have been serving our members since 1937, and have grown to become the largest credit union on Hawaii Island. Being recognized by Forbes is an honor that represents our commitment to the success of our members and the community.



**BEST-IN-STATE
CREDIT UNIONS**

**Forbes
2021**

POWERED BY STATISTA

“Building Financial Health for a Brighter Tomorrow”

International Credit Union (ICU) Day is celebrated each year on the third Thursday in October. It’s a day dedicated to raising awareness about what it means to have a credit union as your trusted financial partner.

This year’s theme, “Building Financial Health for a Brighter Tomorrow”, highlights the way that credit unions contribute to a brighter future by working to improve members’ financial well-being. It is the essence of what credit unions have been doing all around the world for over 100 years.

At HFS, we decided to celebrate all month long! As a nod to our commitment to financial well-being, we’re offering a special sweepstakes with our Zogo app. Everyone who registers to use the Zogo app from October 1 – 31, 2021 will be entered to win one of three JBL Headphones. All you have to do is download the Zogo app from your phone’s app store and use the code HFSFCU to get started.

Plus, visit us at any branch location starting Thursday, October 21st for your 2022 pocket calendar (while supplies last). We look forward to celebrating ICU Day with you!

*Sweepstakes Period is from October 1, 2021 at 8:30am HST to October 31, 2021 at 11:59pm HST. Limit 1 entry per person. Winners will be notified no later than November 12, 2021. For Official Rules visit: https://hfsfcu.org/wp-content/uploads/2021/08/2021ICUDayZogoSweepstakesOfficialRules_Final.pdf

Preparing our Youth for College

Getting ready to head off to college can often mean lots of uncertainty for students as they head to a new school, are surrounded by new people and often are in a new town. However, one uncertainty we try to help eliminate is finances. We met with students in Kamehameha Schools Hawaii's (KSH) summer program to talk with them about how to manage their money when they attend college. We talked about everything from finding a financial institution that fits their lifestyle, to how to find financial aid and scholarships for college, and how to budget their money while attending. Mahalo KSH for inviting us to talk with your students!

Relay for Life Steps Challenge

In support of the American Cancer Society's Relay for Life of the Big Island, we held a step challenge for our staff (for the second year in a row). We weren't able to walk around the track like in past years, so we encouraged our staff to get moving at home. Over 35 staff members participated and collectively walked more than 1 million steps!! Great job to all those who participated! We are so appreciative of the work that the American Cancer Society does to help those in our community who are touched by cancer, whether themselves or their loved ones.



Best of East Hawaii 2021

We are truly humbled and thankful to once again be recognized as East Hawaii's Best Credit Union! This is the 19th year that the credit union has received this recognition. It means more to us now, than ever, with all the recent challenges that the community is facing throughout the pandemic. We appreciate the trust that our members and community place in us to be responsive and supportive to their financial needs.

Mahalo Big Island for your continued trust and support!



Food Collection for The Food Basket

As part of a state-wide initiative in support of our local food banks, HFS staff donated non-perishable food items and \$1,000 to The Food Basket to assist them in continuing to provide food for those in need. Mahalo to the Food Basket for all they do to take care of our community!



Mark Your Calendars

Pull out your calendars and save the date – our Annual Business Meeting will be held virtually on February 23rd, 2022. Any member of the credit union who wishes to attend the virtual Business Meeting can contact the Credit Union at (808) 930-1400 or visit any branch location island-wide beginning January 2022. We will also provide additional details in the January issue of the Caring Counts newsletter, as well as on our website and social media channels.

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 492 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 23, 2022.
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 14, 2022.

The election will be by ballot boxes. Balloting as necessary will be conducted from February 14, 2022 through February 18, 2022 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 23, 2022.

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

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BOARD OF DIRECTORS, two (2) seats to be filled for a 3-year term:

NANCY KELLY

- Member of HFS Federal Credit Union since 1984
- Seeking re-election
- Retired Budget Administrator for the County of Hawaii
- Serves on East Hawaii Community Tennis Organization, Hawaii Island Adult Care, Inc., Hawaii Pacific Tennis, Inc. and John M. Ross Board of Directors
- Graduate of Hilo High School and UH-Hilo

JENNIFER ZELKO-SCHLUETER

- Member of HFS Federal Credit Union since 2014
- Seeking re-election
- Director of Government Relations at Hawaiian Electric
- Serves on Historic Hawaii Foundation and Vibrant Hawaii
- Volunteers at the Legal Self-Help Clinic at the Hilo Judiciary Complex

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



hfsfcu.org
808.930.1400 (local)
800.216.2666 (toll-free)

HOURS & LOCATIONS

HILO

632 Kinoole 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

MAILING ADDRESS

632 Kinoole 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

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