

JULY 2024  
Issue 03

Where  
Caring Counts

*E Mālama 'ia  
Kou Pono*

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#### Staff Anniversaries

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

**Catherine Rabara**  
5 years

**Cindy Kealoha**  
15 years

**Leila Spain**  
20 years

*Mahalo for all  
your hard work!*

#### Holiday Closures

July 4<sup>th</sup>  
Independence Day

September 2<sup>nd</sup>  
Labor Day

October 14<sup>th</sup>  
Columbus Day

hfsfcu.org



# Caring Counts

## NEWSLETTER

# Congratulations



to our 2024 HFS Federal Credit Union  
Scholarship Recipients!

**Heading to college is an exciting time for students**, but it can also be stressful when factoring in tuition costs, books, room and board, etc. At HFS Federal Credit Union, we understand the burden these costs may have, which is why our scholarship program was created

Over the past 13 years, the HFS FCU Scholarship program has awarded more than \$235,000 in scholarships to help Big Island students with their higher education expenses. The Credit Union is proud to support our community's future leaders and workforce members.

This year, the HFS FCU Scholarship Program awarded a total of \$45,000 in scholarships to 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. Recipients were chosen based on their academic achievements and honors, career and personal goals, extracurricular involvement, and community service.

We are excited to announce the 2024 HFS FCU Scholarship recipients, each receiving \$3,000. Congratulations to this year's recipients and all the graduating seniors!

#### ----- HIGH SCHOOL RECIPIENTS -----



**Leahi Coloma**  
Kamehameha Schools  
Hawai'i



**Richard Gonsalves**  
Hilo High School



**Nālī'ipō'aimoku Harman**  
Ke Kula 'O Nāwahīokalani'ōpu'u  
Iki PCS



**Daphne Igloria**  
Kea'au High School



**Lucas Kay-Wong**  
Kamehameha Schools  
Hawai'i



**Elwin Shotts**  
Parker School



**Avani Naleimaile**  
Kamehameha Schools  
Hawai'i



**Cheydon  
Naleimaile-Evangelista**  
Waiākea High School



**Kāhilikūikala'i Paleka**  
Kamehameha Schools  
Hawai'i



**Andrew Paresa**  
Waiākea High School

#### ----- COLLEGE RECIPIENTS -----



**Ewalea Dameg**  
University of Hawai'i  
at Hilo



**Sandy Galvez**  
University of Hawai'i  
at Hilo



**Wilde Germano**  
Colorado State University,  
Pueblo



**Kale'a Kuamo'o**  
California State  
University, East Bay



**Kaliko Tangaro**  
Chamberlain College  
of Nursing

## PRESERVING A HISTORIC PART OF HONOKA'A TOWN:

# The Awong Building

► **If you're driving through Honoka'a town, you may notice a new sign at our Honoka'a Branch, one that nods to the legacy of the historic building we are located in.**

Back in 2016, HFS Federal Credit Union merged with the credit union that was located there previously, joining this tight-knit community with so much history. We are located in the original Awong Brothers Store building, which is the oldest building in Honoka'a and listed in the National Register of Historic Places with the United States Department of the Interior. Just recently, the Credit Union updated the building signage to include our updated logo and a nod to the building's history by adding the Awong name, front and center. What makes this even more special is that Gilbert Awong, the last owner of the Awong Brothers Store, was able to finally see his legacy etched on the building that once belonged to his family.

We recently sat down with Mr. Awong and his daughter Beverly to talk about what this means to him and his family. Gilbert's father, Alfred, was a founding owner of the Awong Brothers Store with his brother Henry. Along with running the general store, Alfred was also a fisherman, rancher, cane planter, bandmaster



of the Hamakua County Band and was even a founder of the Honoka'a Library.

With 102 years of experience under his belt, Gilbert has a wealth of knowledge to share. He took over the store after his father passed away in 1956. He shared stories of days

selling \$0.31 loaves of bread, showing kindness to neighbors in need with no questions asked, and being a one-stop shop for everything that someone may need (including coffins at one time). Portions of the building were rented out at various times throughout the years to house establishments like a beer parlor for Marines, a warehouse, and Honoka'a Community Credit Union.

When asked how he felt about seeing his name on the building, Gilbert says "Oh, that's wonderful! At least people will recognize that it was Awong's before". His daughter Beverly added that she "wanted it to happen in his [Gilbert's] lifetime, and it did".

"The Awong Store holds a special place in Honoka'a's history and we are honored to be able to continue serving the financial

needs of the community from this historic building. We recognize the immense historical significance of the Awong Brothers Store and are committed to being responsible stewards of its preservation." – Nathan N. Abe, President/CEO of HFS Federal Credit Union

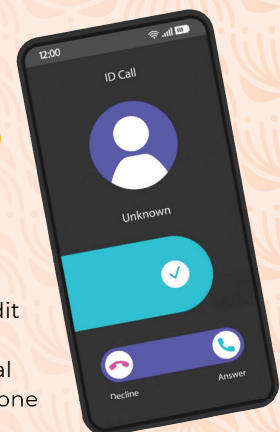
## FRAUD AWARENESS

### Don't get Spoofed

► In recent months, some of our members have received spoofed calls claiming to be from HFS Federal Credit Union. Call spoofing is a deceptive practice in which a scammer deliberately falsifies caller ID information to impersonate a person or business. We assure you that the person calling is not from the credit union.

While our Fraud Monitoring Department may contact you to verify recent debit or credit card activity, we will NEVER ask for sensitive information such as your online banking login, account number, credit or debit card number, social security number, or Personal Identification Number (PIN). Do not share any of this sensitive information over the phone for your safety.

If you have questions or concerns, or think you may be a victim of call spoofing, please contact the credit union immediately.



# 2% CASH BACK<sup>1</sup>

## NO ANNUAL FEE<sup>2</sup>

### NO FOREIGN TRANSACTION FEES<sup>2</sup>



### 30,000 BONUS CUREWARDS POINTS<sup>3</sup>

When you make \$3,000 in purchases in the first 90 days of account opening.



## APPLY ONLINE



<sup>1</sup> HFS Visa Signature Credit Cardholders will earn 2 CUREwards points for every \$1 spent. These points can be redeemed for merchandise, gift cards, travel, and cash back. The cash back is offered at a rate of 1%, for example, you need 2500 points to earn \$25. Cash can be deposited into an HFS account or applied directly to the credit card as a payment.

<sup>2</sup> APR = Annual Percentage Rate. Rates are as low as 16.00% APR as of April 1, 2024. The stated rate is a variable rate and is based upon the Prime rate (index) as published in the Wall Street Journal plus a margin of 7.5%, 9.5%, 11.5% or 13.5% based on your credit worthiness. The APR may be adjusted quarterly on the first day of January, April, July, and October with a maximum rate of 18%. The index value is determined as of 10 days before the date of any annual percentage rate adjustment. The current index value is 8.50% as of 04/01/2024. All Credit Cards are subject to credit approval.

<sup>3</sup> Cardholder must make \$3,000 worth of purchases (excludes cash advances and balance transfers) within the first 90 days of approval to qualify for the bonus 30,000 CUREwards points. Bonus Points will be reflected on the cardholder(s) next statement after successfully meeting the criteria above. The credit card account must be open and active at the time the bonus points are deposited to the cardholder(s) CUREwards account. Members may register for a CUREwards account by visiting [www.curewards.com](http://www.curewards.com). Points will expire three years from the end of the calendar year in which they are earned, and will expire on a first-in, first-out basis annually.

Membership with the Credit Union is required and open to all who live, work, worship, attend school, volunteer, or participate in associations headquartered on the island of Hawai'i. A minimum opening balance of \$50.00 is required to open a Savings Account. Federally Insured by NCUA.

### LOCATIONS & HOURS

#### 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

632 Kino'ole Street  
Hilo, Hawai'i 96720

[hfs\\_operations@hfsfcu.org](mailto:hfs_operations@hfsfcu.org)

[hfsfcu.org](http://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



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(808) 930-1400 • (800) 216-2666

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