

OCT 2024  
Issue 04

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:

**Alex Kay-Wong**  
15 years

**Annie Kuamo'o**  
20 years

**Mike Matsuo**  
30 years

**Jason Kusumoto**  
35 years

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

#### Holiday Closures

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

**November 11<sup>th</sup>**  
Veterans Day

**November 28<sup>th</sup>**  
Thanksgiving Day

**December 25<sup>th</sup>**  
Christmas Day

[hfsfcu.org](http://hfsfcu.org)



# Caring Counts

## NEWSLETTER

### Best Credit Union in Hawai'i

Forbes and Statista ranked HFS Federal Credit Union as the Best-In-State Credit Union in Hawai'i for 2024.

"We are incredibly honored to receive this recognition from Forbes. **This award is a testament to our dedicated employees** providing our members with exceptional financial services at very competitive rates. We are grateful for our members' continued trust and support that have allowed us to receive this award. **Our commitment is exceeding their expectations and being their trusted financial partner for years to come.**"

Nathan N. Abe,  
HFS FCU President/CEO



BEST-IN-STATE  
CREDIT UNIONS

Forbes  
2024

POWERED BY STATISTA



### Best of East and West Hawai'i 2024

Mahalo for voting us **East Hawai'i's Best Credit Union** and one of the **Best Credit Unions in West Hawai'i!** Mahalo to our members and staff across Hawai'i Island. We appreciate you and are committed to serving our community with aloha.



## INTERNATIONAL CREDIT UNION DAY CELEBRATION

## Celebrate One World

► Mark your calendars as we celebrate **International Credit Union (ICU) Day®** from **October 15 – 18, 2024.**

This year's theme, **"One World through Cooperative Finance,"** encompasses the goal of showing how the credit union movement can bring people closer together through democratic, member-owned financial institutions that prioritize people over profit. This is the 76th anniversary of ICU Day, which is celebrated on the third Thursday of October. ICU Day was created to celebrate the global credit union movement, recognize the hard work of credit unions, and share valuable member experiences.

Starting October 15th, we will be visiting a different branch location each day to celebrate with exciting giveaways. Follow us on our social media pages to see where we'll be every day that week. Starting October 17th, receive your 2025 pocket calendar featuring photography from Tracey Niimi of TN Photography. Keiki 13 and under can also receive a Halloween goodie bag (while supplies last).

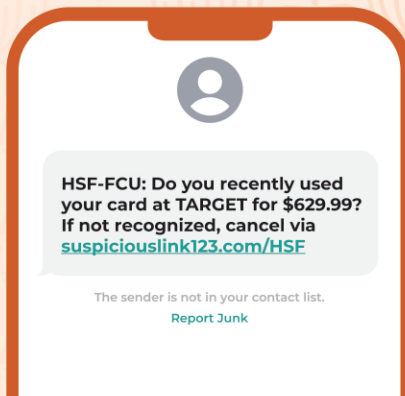
We look forward to celebrating ICU Day with you!



## FRAUD AWARENESS

## Get Spoof-Proof

► Be aware of phishing scams that have become increasingly common, including fraudulent texts, emails, and spoofed phone calls. HFS will never contact its members or ask for personal or account information over the phone, text, or email. You can protect yourself from scams by not sharing sensitive information, which includes your social security number, account number, online banking user name or password, secure access codes, debit card number and PIN, and any other information you wouldn't want falling into the wrong hands. If you receive a suspicious request, do not click on any links, do not respond, and never give out your information. If you are unsure about the legitimacy of a call, text message, or email, contact HFS directly.



FEBRUARY 26, 2025

## Save the Date!

## FOR OUR ANNUAL BUSINESS MEETING

► Our Annual Business Meeting will be held on Wednesday, February 26th, 2025, at 5:30 p.m. in the Hilo branch lobby at 632 Kino'ole Street. Any member of the credit union is welcome to attend.



# COMMUNITY CORNER

HFS regularly holds & attends events to further connect with our community!  
Here's a recap of some recent ones.

## Once Upon a Relay

► On July 20th, Relay for Life of the Big Island celebrated with "Once Upon a Relay!" HFS is a proud supporter of Relay, this year's Survivor Sponsor, and raised over \$7,000 to help the American Cancer Society combat cancer!

The evening was a fairy tale. It started with the Survivor Dinner – an event to celebrate those who are fighting cancer, have beat cancer, and those who serve as caregivers for their loved ones. Our survivors kicked off the Relay for Life with their Survivor lap around the field. Teams gathered and celebrated with activities like a tent-decorating contest, team spirit lap, magic wand contest, and lap bead contest.



Pictured: Winnie Makaea, Annie Kuamo'o, and Jessica Carriaga from HFS Federal Credit Union.

The event was a success as the community came together to raise money for the fight against cancer. It was a night to honor those who have survived cancer, those who are currently fighting cancer, and remember those who have lost the battle.

Mahalo to the American Cancer Society for a magical event. Together, we're creating a happily-ever-after cure for cancer.



Pictured: Kelsey Nakamura and Georgette Mercado from HFS Federal Credit Union.



Pictured: Staff and family members of HFS Federal Credit Union.

## Backpacks for our Keiki

► Hawai'i County Police Department and Hope Service Hawai'i teamed up again to collect backpacks for keiki who cannot afford them. This year, HFS donated 100 backpacks to our island's keiki in need. Hope Services Hawai'i distributes the backpacks to keiki at women's shelters, homeless shelters, and transitional housing facilities island-wide.



Pictured: Annie Kuamo'o - HFS FCU, Officer Roland "Ali'i" Kuamo'o - Hawai'i County Police Department, Jessica Carriaga - HFS FCU.



## Move More Challenge

► In support of the Alzheimer's Association, HFS staff participated in our Move More Challenge! From August 12th to 18th, staff who accepted the challenge completed 10,000 steps daily for three days. Together, we walked 2,474,925 steps and donated \$670.00 to the Alzheimer's Association. The money raised will help their continued efforts in providing Alzheimer's care and support, accelerating global research, and advocating for change.

Mahalo to the Alzheimer's Association for leading the way to end Alzheimer's and all other forms of dementia.

## HFS FEDERAL CREDIT UNION

# Notice of Nominations & 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 532 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 26, 2025.
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 17, 2025.

The election will be by ballot boxes. Balloting as necessary will be conducted from February 16, 2025 through February 21, 2025 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 26, 2025.

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

### 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 the Hawaii Island Adult Care, Inc., Hilo High Foundation, Na Leo TV, East Hawaii Community Tennis Organization, and Hawaii Pacific Tennis, Inc. Board of Directors and the John M. Ross Governing Board.
- 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 Company
- Serves as Chair of Vibrant Hawaii and Chair of Hawaii Health Corporation-East Hawaii Region
- 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, Hawai'i) for your inspection.

**Nancy Kelly**  
Treasurer/Secretary

