

Q1

WINTER

JANUARY 2025
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:

Reynalyn Canillo
5 years

Tammy Kagawa
35 years

*Mahalo for all
your hard work!*

Holiday
Closures

January 1st
New Year's Day

January 20th
Martin Luther
King Jr. Day

February 17th
Presidents' Day

hfsfcu.org



Exclusive Membership News

Caring Counts

NEWSLETTER

2025 Scholarships

Now Available



► **This scholarship season, there's more to go around!**

We're proud to announce that we have added an additional 5 scholarships this year – bringing our total offering to \$60,000 in scholarships. That means we have ten (10) scholarships worth \$3,000 each for graduating Big Island high school seniors and ten (10) scholarships worth \$3,000 each for current college students. This provides more opportunities to support the outstanding students in our community.

Scholarship applications for the 2025 HFS FCU Scholarship Program are now available! Applications are exclusively available online at hfsfcu.awardspring.com and must be submitted no later than February 28, 2025.

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 before 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 2025-2026 (12+ credits)
- Minimum 3.0 cumulative G.P.A.

We understand the financial challenges of pursuing higher education, especially given the rising costs of post-secondary education. We're here to help ease that burden. 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.

CONGRATULATIONS JESICA!

Professional Excellence Awardee



of the Hawai'i Credit Union League, Big Island Chapter, and Young Professionals Committee.

When asked for advice by our young professionals, Jessica says, "Be open to new opportunities. I wouldn't be where I am today if I hadn't taken a chance on a new opportunity. You never know where one door will lead, and even if it doesn't turn out the way you want or expect it to, everything becomes a learning opportunity and an experience to look back on."

Congratulations to all 2024 HICC Young Professional honorees, a diverse group that truly represents our community. This includes Ashley Yamamoto (HPM), who was named Young Professional of the Year; Kellie Miyazu (East Hawai'i Cultural Center & Hawai'i Science & Technology Museum), Community Service Awardee; and Krystle Chai (Community First Hawai'i), Chamber Service Awardee.

We're honored to celebrate these exceptional young leaders from Hawai'i Island's community. Their achievements fill us with hope for the future, and we eagerly anticipate the growth of our next generation of leaders.

▲ **Congratulations to Jessica Carriaga, HFS FCU's Marketing Coordinator, who received the 2024 Professional Excellence Award from the Hawai'i Island Chamber of Commerce (HICC) Young Professionals.**

Jesica was honored at the HICC 4th Annual Young Professionals Recognition Gala at the Arc of Hilo. As an awardee, Jesica demonstrates professionalism and excellence in the financial industry. She exemplifies leadership and is an inspirational role model to her peers.

Jesica has been a driving force in our island's financial community for over nine years. She extends her dedication beyond the credit union by serving on the Board of Directors with Hawai'i Island United Way and being an active member

Lending a Paw

▶ **Aloha 'Ilio Rescue is a Big Island based dog rescue dedicated to saving lives, one dog at a time.** They strive to ensure every dog is matched with the right family committed to the adoption process. They ensure those already under their care receive the best quality of life possible, including clean and open facilities, and that dogs get the medical care and attention they deserve.

During October, the Credit Union collected donations at all six branch locations. We are proud to announce that, thanks to the generosity and support of members and staff, we collected over \$37,300 together! This donation will save many lives, one paw at a time.



COMMUNITY CORNER

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



One World through Cooperative Finance

► Each year, credit unions worldwide celebrate **International Credit Union (ICU) Day!** This year's theme, "One World through Cooperative Finance," signifies how credit unions and cooperative financial institutions unite people to grow financial inclusion and strengthen local communities.

On October 15th, we started a week-long celebration by visiting a different branch each day. Members were treated to various gifts with exciting giveaways, including Yeti Coolers, wireless earbuds, gift cards, and HFS swag. We had so much fun celebrating the spirit of the credit union movement with our members.



Walk to End Alzheimer's

◀ The 2024 Walk to End Alzheimer's was held on September 21st at Lili'uokalani Gardens. The Walk to End Alzheimer's is the world's largest fundraiser for Alzheimer's care, support, and research. The funds raised provide 24/7 care and support, as well as advanced research toward methods of prevention, treatment, and, ultimately, a cure. Currently, nearly 100,000 kupuna and others in Hawai'i are impacted by Alzheimer's disease or another form of dementia.

The Walk to End Alzheimer's features a Promise Garden. This hands-on, mission-focused experience highlights different colored flowers, each representing their promise to remember, honor, care for, and fight for those living with Alzheimer's disease and their caregivers. As a proud sponsor, HFS was privileged to care for the Promise Garden. With our creative arrangement of flowers, we displayed our vision of hope.

Akamai Living Fair

► On October 25th, HMSA and the County of Hawai'i hosted the Akamai Living Fair at Edith Kanaka'ole Multi-Purpose Stadium.

With free admission and open to the public, this health and wellness event offered flu and pneumonia shots, community resources, health screenings, cooking demonstrations, door prizes, and more. HFS staff were there to talk stories and provide valuable information to the families in attendance.



Boo at the Zoo

► The County of Hawai'i and Friends of the Pana'ewa Zoo presented the 2nd annual "Boo at the Zoo."

The Pana'ewa Rainforest Zoo & Gardens was transformed into a place where trick-or-treaters could safely enjoy their Halloween traditions, surrounded by the rainforest atmosphere. Attendees were treated to animal tours, story time, food vendors, face painting, a keiki costume contest, and sweet treats. HFS staff were thrilled to be part of a safe, family-friendly event for keiki of all ages.



Membership Account Verification Audit

► **We have engaged an independent auditing firm, Kwock & Company, CPAs, to perform our annual Member Account Verification Audit for the period ending December 31, 2024.** The CPA firm will assist us in randomly selecting loan and share accounts to confirm the accuracy of your loan or share account balance compared to the Credit Union records. You may receive a verification letter asking you to confirm specific information regarding your HFS Federal Credit Union loan or share account.

We would appreciate it if you would take a moment to review the letter and respond appropriately as indicated in the letter. If you have any questions, you may contact us at (808) 930-1400 or toll-free at (800) 216-2666.



SAVE THE DATE

Wednesday, February 26th, 2025

► **Mark your calendars! Coming up on Wednesday, February 26, 2025 we will be celebrating you with our annual Member Appreciation Day. Stay tuned for details!**

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

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

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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

Privacy Notice: The Credit Union's Privacy Notice is available on its website at hfsfcu.org/privacy. A copy can be mailed to you upon request by calling (808) 930-1400 or toll-free (800) 216-2666.



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