

Q2

SPRING

APRIL 2025

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:

Shann Ohara
35 years

Nathan Abe
25 years

Brandi Bright
5 years

Mikey Rita
5 years

Mahalo for all your hard work!

Holiday Closures

May 26th
Memorial Day

June 19th
Juneteenth

July 4th
Independence Day

hfsfcu.org



Exclusive Membership News

Caring Counts

NEWSLETTER



FRAUD PROTECTION 101

Protect Yourself from Identity Theft

► **As technology advances, scammers are also becoming more clever.** They continually try to find new, more realistic ways to scam consumers and develop new, nearly undetectable tactics to trick their victims.

Identity theft can trigger a variety of financial problems. However, you can protect yourself from being a victim of identity theft by embracing the right approach. Here are a few ways to better protect yourself against fraud.

- Protect your personal information.
- Use strong passwords and enable 2-factor authentication.
- Don't respond to suspicious texts or emails.
- Monitor your accounts regularly.
- Set up alerts to watch for suspicious activity.
- Make sure your software is up to date.
- Do not give information to someone calling you. Instead, call back the financial institution through known or published telephone numbers.



MEMBER APPRECIATION DAY

3 Chee-hoos for our HFS MVPs!

► **On February 26th, we celebrated YOU, our valuable members, on Member Appreciation Day.** Members who visited any of our branches that day received a clear HFS tote, which is just a small token of appreciation and our way of saying “Mahalo”. It's perfect for your next beach day, football game, or concert!

We will continue to celebrate you by providing reliable and friendly service with every interaction. Thank you for your continued trust! HFS is, and will always be, the place where caring counts for generations to come.



COMMUNITY CORNER

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



University of Hawai'i-Hilo Vulcans 'Ohana Week Community Resource Fair

► On January 16th, we welcomed new and returning students to UH-Hilo at the **Community Resource Fair**. The event was an excellent opportunity for students to connect with campus personnel and local organizations in the community. HFS staff was available to answer questions and provide valuable information on our products and services that would benefit them. Mahalo to UH-Hilo for inviting us to be part of 'ohana week!

Kea'au High School Exposure Fair

► On January 28th, we attended the 1st Annual Kea'au High School Exposure Fair organized by ClimbHI. The event focused on helping the freshman class better understand workforce opportunities on Hawai'i Island.

The Exposure Fairs allowed us to present to students in a speed networking style the history of HFS and the tools available to best meet their career pathways. The students asked questions like what a credit union is, what kinds of careers are available at HFS, and the benefits of planning for their future and career. Mahalo to Kea'au High School for the opportunity to meet and speak to the future leaders of Hawai'i.

HFS Fan Fun Night

► On Thursday, February 13th, the UH-Hilo Vulcans men's and women's basketball teams hosted Chaminade at the Afook-Chinen Civic Auditorium. The fans filled the stands with pink T-shirts in support of Play4Kay and Breast Cancer Awareness. The night was filled with energy and excitement as fans received HFS swag, entered lucky number drawings, and participated in a halftime free-throw contest. Plus, HFS members received free admission to the games. Mahalo to Vulcans Athletics for inviting us to be part of such an exciting night!



Kealakehe Intermediate School Career Fair

► On March 14th, we visited Kealakehe Intermediate School for their 2nd Annual Career Fair. The event aimed to inform students about the many career options available and inspire them to think about how they see themselves helping their community. We connected with students in grades 6-8 and learned about the different professions they were interested in. Students interested in finance or the credit union industry learned about HFS and the different career paths we offer.

Kona-Kohala Chamber of Commerce Hawai'i Island Living & Design Expo

► This year, we returned to the Kona-Kohala Chamber of Commerce Hawai'i Island Living & Design Expo at the Outrigger Kona Resort & Spa. During this two-day event, HFS staff provided information on HFS loans and products while attendees spun the wheel to earn fun prizes; two lucky winners received an HPM gift card.


Mahalo to the Kona-Kohala Chamber of Commerce for putting on such a fantastic event.



We've got all your banking needs covered under one roof.

► **For your daily spending needs, HFS FCU's checking accounts are simple & secure: no hassles and no headaches.** Check it out! Everything you need for fuss-free finances:

- ✓ **No maintenance fees, no minimum balance**
- ✓ **Complimentary checks with Direct Deposit**
- ✓ **Get your debit card the same day**
- ✓ **Surcharge-free ATM access at any Bank of Hawai'i ATM¹**

 **Receive a gift²** when opening a new checking account with a debit card, PLUS get entered into our quarterly sweepstakes for a chance to win a prize³.

¹Other fees may apply for out-of-network ATMs. ²Must open a checking account with a debit card to receive free gift. Gift available while supplies last. The gift is considered a bonus by the Internal Revenue Service and will be reported as taxable income (1099-INT). Limit 1 gift per member, while supplies last. ³There will be four sweepstakes periods. The first sweepstakes period will begin on January 1, 2025, at 8:30 a.m. HST and end on March 31, 2025 at 11:59 p.m. HST. The second sweepstakes period will begin on April 1, 2025 at 12:00 a.m. HST and will end on June 30, 2025 at 11:59 p.m. HST. The third sweepstakes period will begin on July 1, 2025 at 12:00 a.m. HST and will end on September 30, 2025 at 11:59 p.m. HST. The fourth and final sweepstakes period will begin on October 1, 2025 at 12:00 a.m. HST and will end on December 31, 2025, at 11:59 p.m. HST. Limit 1 entry per person, ages 18 and older and either a legal resident of the island of Hawai'i or a member of HFS Federal Credit Union to participate. No purchase or payment is necessary to enter or win. Odds of winning depend on the number of participants. For Official Rules, including alternate means of entry, visit any HFS branch or: <https://bit.ly/2025checkingsweepstakes>. 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. A savings account is required before opening a checking 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

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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 (800) 216-2666 toll-free or (808) 930-1400.



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