

Q4

FALL

OCTOBER 2026

Where
Caring Counts*E Mālama 'ia
Kou Pono*

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Holiday Closures

October 12th
Columbus Day

November 11th
Veterans Day

November 26th
Thanksgiving Day

December 25th
Christmas Day

hfsfcu.org  



Exclusive Membership News

Caring Counts NEWSLETTER

Mahalo Plenty!

**HFS Named Hawai'i's
Best Credit Union by Forbes**



► HFS Federal Credit Union is proud to announce that we have been recognized as the **Best-in-State Credit Union in Hawai'i by Forbes for 2026**, earning the top ranking among credit unions in the state. This honor marks our eighth appearance on the Forbes list.

This prestigious ranking, developed in collaboration with market research firm Statista, is based on feedback from approximately 26,000 U.S. residents. The evaluation considers several factors, including trust, customer service, digital experience, financial advice, fee transparency, and publicly available reviews.

What makes this recognition particularly special is that it is entirely driven by our members. It reflects the genuine experiences and voices of the people we serve every day. This achievement is a testament to the strength of our community and the trust our members place in us. It also highlights the relationships we have built and the valuable feedback that helps us continually improve.

As HFS celebrates this honor, we remain committed to providing exceptional service and helping our members achieve financial well-being.

"To be named one of the best credit unions in the state by Forbes is an honor that validates our strategic vision—a vision grounded in our team's unwavering dedication to doing what is right for our members and community. This recognition would not be possible without the support and partnership of our members." – Nathan N. Abe, President & Chief Executive Officer

OCTOBER 1 – 31, 2026

Support Local Carry Aloha

Our 2026 Annual Fundraiser will support **Vibrant Hawai'i** and **The Food Basket**, organizations dedicated to strengthening the well-being and resilience of our community.



All branches will be accepting monetary donations.

- **Donate \$25** to receive an exclusive custom Small Pouch created by **ALOHA Collection**
- **Donate \$35** to receive an exclusive custom Reversible Tote created by **ALOHA Collection**

*Exclusive custom ALOHA Collection bags are available while supplies last.



COMMUNITY CORNER

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



Working Together for our Keiki

► **At HFS, giving back to our community is more than just a commitment;** it embodies our values. This summer, HFS employees volunteered with Kaukau 4 Keiki, a program by Vibrant Hawai'i that provided nutritious meal kits to keiki across Hawai'i Island while schools were out.

The need for food assistance continues to grow throughout our island communities. For six weeks, HFS employees dedicated their time to packing and preparing fresh produce boxes for distribution across Hawai'i Island. These meal kits helped bridge the summer gap by providing children with access to fresh fruits, vegetables, and other wholesome foods when school meal programs were unavailable.

Through initiatives like Kaukau 4 Keiki, HFS employees are turning compassion into action and making a difference in our communities. These efforts help ensure that every keiki has access to the nourishment and support they need to grow, learn, and thrive.

Celebrating Hope, Courage, and Community

► **On July 18th, the Big Island community gathered for the 34th Annual Relay for Life of Hawai'i Island**, held at the Edith Kanaka'ole Multi-Purpose Stadium. The event featured a Star Wars theme with the inspiring message, "May the Cure Be with You," honoring cancer survivors, caregivers, families, and friends affected by cancer. HFS Federal Credit Union proudly served as the Survivor Celebration Sponsor, hosting the heartfelt "Stars of Hope" celebration at Auntie Sally's Lū'au Hale in tribute to cancer survivors and their caregivers. This special gathering brought together individuals and families affected by cancer for an afternoon of inspiration, connection, and hope. Guests enjoyed live entertainment, 'ono Hawaiian food, and inspiring survivor testimonials that highlighted both the challenges and triumphs of their individual journeys.

More than just a celebration, Stars of Hope served as a powerful reminder that no one faces cancer alone. Whether as a survivor, someone currently undergoing treatment, or a caregiver supporting a loved one, the event emphasized the strength of community and the importance of standing together every step of the way.

As the Stars of Hope celebration concluded, survivors made their way to the Edith Kanaka'ole Multi-Purpose to participate in the special Survivors Lap, officially launching Relay for Life Hawai'i Island. Throughout the evening, participants joined themed laps, contests, and activities that honored hope, remembrance, resilience, and the strength of community.

HFS Federal Credit Union is proud to support Relay for Life, an event that unites our community, celebrates the resilience of cancer survivors, and offers hope and encouragement to caregivers, families, and all those impacted by cancer. Together, we stand in hope, strength, and solidarity, believing that one day the cure will be with us all.





Helping Keiki Start the School Year Strong

► **The Hawai'i County Police Department partnered with Hope Services Hawai'i** for an islandwide backpack drive to help children at risk of homelessness prepare for the new school year.

HFS Federal Credit Union proudly donated 100 backpacks to support the initiative. Through this partnership, Hope Services Hawai'i distributed the backpacks to Hawai'i Island keiki living in emergency shelters or are experiencing, at risk of experiencing, or overcoming homelessness. This collaborative effort helped ensure that local children started the school year with the supplies they needed to learn, grow, and succeed.

From Saving Lessons to Saving Habits

► **In August, we celebrated Youth Month**, focusing on helping young savers develop healthy financial habits and understanding the importance of saving for the future. Throughout the month, keiki engaged in fun, educational financial activities while learning the value of saving. From setting savings goals to building positive money habits, Youth Month encouraged keiki to take an active role in their financial future and reinforced that it's never too early to start saving.

Building on the lessons and excitement of Youth Month, our Kids Club In-School Program continues to help students put those savings habits into practice. Established in 2010, this program offers students a convenient way to make deposits directly at school. Students attending Kea'au Elementary, Waiakea Elementary, St. Joseph Elementary, Keaukaha Elementary, Kaumana Elementary, and E.B. DeSilva Elementary Schools can enroll and participate in Deposit Days. During these visits, HFS team members collect deposits into students' savings accounts. To encourage participation, students receive a special prize each time they make a deposit, making saving both enjoyable and rewarding. Through the program, students develop healthy savings habits, practice money-counting skills, build financial confidence, and learn the importance of saving at a young age.

If you're interested in enrolling your child in the Kids Club In-School Program at one of our participating schools, please email hfs_marketing@hfsfcu.org or call 808-930-1400 to learn more. We're here to help your child build healthy savings habits, grow their financial confidence, and begin their savings journey.



Celebrating the Credit Union Difference

► **On October 15, 2026, credit unions around the world will celebrate International Credit Union (ICU) Day®.** This year's theme, "Cooperative Finance: A Steady Signal in a Noisy World," highlights the important role credit unions play in providing trusted financial services that prioritize people over profits.

ICU Day® is an opportunity to honor the rich history of the credit union movement, recognize the dedication of employees and volunteers, and celebrate the members who strengthen our cooperative. It also serves as a reminder of the positive impact credit unions make in helping individuals, families, and communities achieve financial well-being.

To celebrate, HFS staff will visit a different branch each day from October 13–16, bringing special giveaways for members. Follow us on social media to see where we'll be each day and join the celebration.

Beginning October 15th, members can pick up a complimentary 2027 pocket calendar featuring stunning photography by Tracey Niimi of TN Photography. Plus, keiki aged 13 and under will receive a Halloween goodie bag while supplies last.

We look forward to celebrating ICU Day® with you and appreciate your continued support in helping us build stronger communities together.



HFS Federal Credit Union

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 Credit Union shall provide the forms for the petition, certification and statements.
2. Petition shall be signed by not less than 500 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 24, 2027
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 15, 2027.

The election will be by ballot boxes. Balloting as necessary will be conducted from February 14, 2027, through February 19, 2027, 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 24, 2027.

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

BOARD OF DIRECTORS, one (1) seat to be filled for a 3-year term:

VICTOR VIERRA

- Member of HFS FCU since 1990
- Seeking Re-election
- Board of Director of HFS Federal Credit Union since 2003
- Retired, Hawaii County Police Chief

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

Staff Anniversaries

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

Waynette Schubert-Sumiki
40 years

Ryan Arai
25 years

Peggy Lindsey
15 years

'Aulani Hood
10 years

Elvira Dameron
5 years

Kay-Leigh Polido
5 years

Tisha Takazawa
5 years

Thank you for all your hard work!

Save the Date: Annual Business Meeting

► **Our Annual Business Meeting will be held on Wednesday, February 24th, 2027**, at 5:30 p.m. in the Hilo branch lobby at 632 Kinoole Street. Any member of the credit union is welcome to attend.

LOCATIONS & HOURS

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-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

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(877) 930-1489

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International: (727) 299-2449
(Platinum and Signature)

**LOST OR STOLEN
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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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