At Hawaii Community Federal Credit Union ...

Owners Count.

FALL 2024 HCFCU NEWSLETTER





» Inside this Issue «

Best in the West, Thanks to You

What does it mean to be "the best" in West Hawaii? Hear why we think this award is worth more than gold. *Page 3*

The Journey of a Lifetime J

HCFCU's Nellie Medeiros Honored with Lifetime Achievement Award from Kona-Kohala Chamber of Commerce. Page 5

October 17th is...

INTERNATIONAL CREDIT UNION DAY



Rooted in Trust, Committed to **You**.



Join a team that cares about you in and out of the office.

At HCFCU, "community" is in our name, and it's in our DNA. We recognize the value of our employees both as part of our ohana, and as members of the community we serve.



"HCFCU's Education Expense Program not only relieved the financial burden of higher education, but also empowered me to pursue my studies with full focus.

I'm deeply appreciative of how the credit union invests in its employees and prioritizes our personal and professional growth."

—Cecilia Calpito

Controller and Recent UH Graduate Member of the HCFCU ohana since 2008



hicommfcu.com/careers | (808) 930-7700

Hawaii Community Federal Credit Union is an Equal Opportunity Employer and a drug-free work place.

Federally insured by NCUA.





- Medical / Dental / Drug & Vision Plans
- Paid Holidays, including Birthdays & Employment Anniversary
- Merit Increases
- **Semi-Annual Bonus Incentives**
- 401K Retirement Plan w/ Employer Match

hicommfcu.com

Wellness Program Reimbursement

Hawaii Community FCU is Insured by NCUA.









The Owners Count newsletter is published for members of Hawaii Community Federal Credit Union. The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for a specific product or service. We suggest you consult your attorney, accountant or tax advisor with regard to your individual situation. Entire publication® Hawaii Community Federal Credit Union, 2024. All rights reserved.



At HCFCU, We Believe in More Than Just Banking

HCFCU Wins Best of *West Hawaii Award* for the 21st Time: A Heartfelt Mahalo to Our Community

▶ For us at Hawaii Community Federal Credit Union (HCFCU), it means being trusted by the people we see every day—at the grocery store, in our neighborhoods, and around town. And now, for the 21st year, you've voted us Best of West Hawaii. We are so humbled, not just because of the award, but because it comes from our members, our ohana.

Unlike national awards that often recognize organizations based on surveys or data from people we've never met, this award comes from you—and for us, this makes all the difference. We take great pride in receiving local recognition that shows how deeply rooted we are in West Hawaii.

HCFCU President and CEO Tricia Buskirk shares her gratitude, "We're honored by this recognition, but more importantly, we're inspired by the trust our members place in us. This award is a reflection of the bond we've built with our community over the years, and it motivates us to continue serving with aloha, integrity, and care."

Winning this award 21 times isn't just about what we've achieved;

"We're honored by this recognition, but more importantly, we're inspired by the trust our members place in us"

> —Tricia Buskirk, HCFCU President & CEO

Photo: HCFCU sponsored the design & furnishing of a kupuna home in partnership with HOPE Services' Sacred Heart Affordable Housing Project

it's about the ongoing journey we're on together. Every vote from our members tells us that we're on the right path, focusing on what matters most; building relationships of trust and providing the financial services that help you thrive.

We'd also like to extend a heart-felt mahalo for your patience as we've gone through our system upgrades. These changes are being implemented to support more secure and flexible services, and we know that transitions can sometimes bring challenges. Your understanding during this time means the world to us, and we're committed to ensuring these improvements make your experience with HCFCU even better.

Beyond our role as a financial institution, we're proud of the ways our staff contribute to the community

Continued on page 4

hicommfcu.com OWNERS COUNT FALL 2024

₩ HCFCU RECOGNITION

Continued from page 3





"This award is a reflection of the bond we've built with our community over the years, and it motivates us to continue serving with aloha, integrity, and care."

outside the office. We see this award as recognition not only for what we do in the branch but also for how we engage with West Hawaii, whether through volunteer efforts, community projects, or simply being there when our neighbors need us most.

From all of us at HCFCU, mahalo nui loa for trusting us with your financial needs and for voting us Best of West Hawaii once again. Your support strengthens our commitment to serving you, and we look forward to many more years of growing and thriving together.

Photos (top to bottom):Staff & community volunteers at our financial reality fair at Konawaena High School. Konawaena High School Student Credit Union volunteer as the clean-up crew at Honaunau Beach for the Queen Liliuokalani Long Distance Canoe Race.



Students: It's Scholarship Time!

Celebrating 39 years of providing scholarships to Hawaii Island!

2025 College Scholarships

Hawaii Community Federal Credit Union is proud to offer scholarships to well-deserving students who are ready to go out into the world and continue their education. Our online application streamlines the process and allows applicants to save their work and complete it when they are ready.

IMPORTANT DATES

December 1, 2024
Online applications available

March 3, 2025

Application deadline

For full eligibility and submission requirements please visit www.hicommfcu.com/scholarships

Questions?

Please email: scholarships@hicommfcu.com







A Lifetime of Inspiration

HCFCU's Nellie Medeiros Honored with Lifetime Achievement Award from Kona-Kohala Chamber of Commerce

▶ We're proud to announce that Nellie Medeiros, HCFCU's Corporate Development and Marketing Manager, has been awarded the Lifetime Achievement Award by the Kona–Kohala Chamber of Commerce. The award, presented at the Chamber's annual Governor's Luncheon at the Fairmont Orchid on Tuesday, July 2nd, recognizes Nellie's contributions and service to the community over her incredible 51-year career with HCFCU.

Nellie's professional journey with HCFCU began in 1973, when she started as a Teller. Throughout the years, she has worked in several departments and held many titles, including Loan Clerk, VISA Coordinator, Loan Officer, Marketing Specialist, Marketing Coordinator and Marketing Officer.

"Nellie's loyalty to HCFCU over the past 51 years is nothing short of extraordinary. Her dedication, kindness, and talents have contributed to the growth and culture of our credit union," says Tricia Buskirk, HCFCU President/CEO. "Nellie's journey is an inspiration to us all, and we are incredibly proud to celebrate her well-deserved Lifetime Achievement Award from the Kona-Kohala Chamber of Commerce."

The Lifetime Achievement Award from the Kona-Kohala Chamber of Commerce is a fitting tribute to Nellie's commitment to HCFCU and the community. Her contributions have not only supported the credit union but have positively impacted countless individuals and families in West Hawaii and beyond.

Men Wear Pink

We will be raising funds for the Men Wear Pink campaign during the month of October. Men Wear Pink gives men a leadership role in the fight against breast cancer.

▶ Around the nation, community leaders participate by using The Power of Pink to raise awareness and money for the American Cancer Society. These funds go towards breast cancer initiatives including innovative research, patient services, and education around screenings and risk reduction.

We have seven Ambassadors for this year's campaign representing Hawaii Community FCU and Men Wear Pink Hawaii.

Meet Hawaii Community FCU's SUPREME 7!



Jason Ayers Vice President Lending



David Huerta Facilities Manager



Tyson Klask Branch Manager Hilo Branch



Russell Komo Chairman of the Board



Ryan McGrady Vice President Operations



Manny Ramirez Branch Manager Kailua Branch



Reyson Yim SCU Teller Honokaa



As a Men Wear Pink Ambassador, our Supreme 7 have committed to:

- ✓ Wearing pink throughout October
- Raising awareness for the cause through their social media networks
- Raising a minimum of \$2,500 for the American Cancer Society to fight breast cancer



This year, our Men Wear Pink will once again Bowl to Beat Breast Cancer! To learn more about this campaign, please visit **www.hicommfcu/mwpink.** Follow our social media platforms to learn how you can support our participants

CREDIT UNION DAY

October 17, 2024

On October 17, 2024, Hawaii Community FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. This marks the 76th anniversary of International Credit Union Day.

▶ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people" and putting people before profits. We are honored to be a part of this proud tradition. Mahalo for placing your confidence in us for the last 87 years and for continuing to support your Hawaii Community Federal Credit Union.



Shred Day: October 17 & 18 at the Kaloko Branch

Bring in your sensitive paper documents, to safely dispose of them. We've partnered with Access to provide this free service to our members. All documents will be put into a secured, locked container and then taken to Access's secure facility for shredding. NO CDs, DVDs, acrylic pocket binders, etc. Limit 5 banker size boxes per person.





Market Day: October 17, 18, & 19

Every year in October, we celebrate International Credit Union Day with our special market day activities. We invite our communities to support local vendors by purchasing food, refreshments, products, arts and crafts to raise funds for the Daniel R. Sayre Memorial Foundation. During Market Day, we will be making our popular calendars available to our members.

Please stay tuned to www.hicommfcu.com and our social media pages for updates.

6 FALL 2024 OWNERS COUNT hicommfcu.com



Say Hello to Our Newest Board Member

HCFCU is proud to announce the appointment of Wilfred "Wil" Okabe to its Board of Directors. With a background in education, public service, and community involvement, Mr. Okabe brings a wealth of experience to HCFCU's leadership team.



Wilfred Okabe

Mr. Okabe's career began at Willamette University in Salem, Oregon, where he earned a Bachelor of Science in Elementary and Secondary Education. He went on to earn a Master of Education from Heritage College in Toppenish, Washington.

Early in his career, Mr. Okabe was a teacher at Hilo High and Pahoa

High and Intermediate schools. He advanced to the role of Managing Director for the County of Hawaii, where he supervised the administrative functioning of all agencies, departments, boards, and commissions. Mr. Okabe also served as East Hawaii Governor's Liaison, representing the Governor at various functions and addressing public concerns. As President of the Hawaii State Teacher's Association, he participated in numerous committees and subsequently served as chair of the board.

In addition to his professional achievements, Mr.

Okabe is actively involved in the community, serving on boards for the State Aquatic and Wildlife Commission, Hawaii County Fire Commission, Hawaii County Police Commission, and East Hawaii Coalition for the Homeless. He is also known as "Coach Okabe" having served as Head Coach to the Track & Field and Football teams at Hilo High, Waiakea High, and Pahoa High schools.

"We are thrilled to welcome Wil to our Board of Directors," said Tricia Buskirk, President & CEO at HCFCU. "His extensive background in education, public service, and community involvement makes him an exceptional addition to our leadership team. We look forward to benefiting from his insights and expertise as we continue to serve our members and community."

Taking Control

Hawaii Community Federal Credit Union (HCFCU) is pleased to announce the promotion of Cecilia Calpito to Controller with over a decade of experience and a strong commitment to HCFCU's values.



Cecilia Calpito

▶ Cecilia joined the HCFCU team in 2008, serving in operations before joining the Accounting Department. She saw this opportunity as a foot in the door to gain experience in the financial sector and pursue her passion for accounting, and she advanced throughout the department over the years.

HCFCU President and CEO, Tricia Buskirk, expressed enthusiasm about Cecilia's promotion, stating, "Cecilia has proven herself to be a dedicated and skilled professional. Her promotion to Controller is well-deserved, and we look forward to the continued positive impact she will have on our credit union."

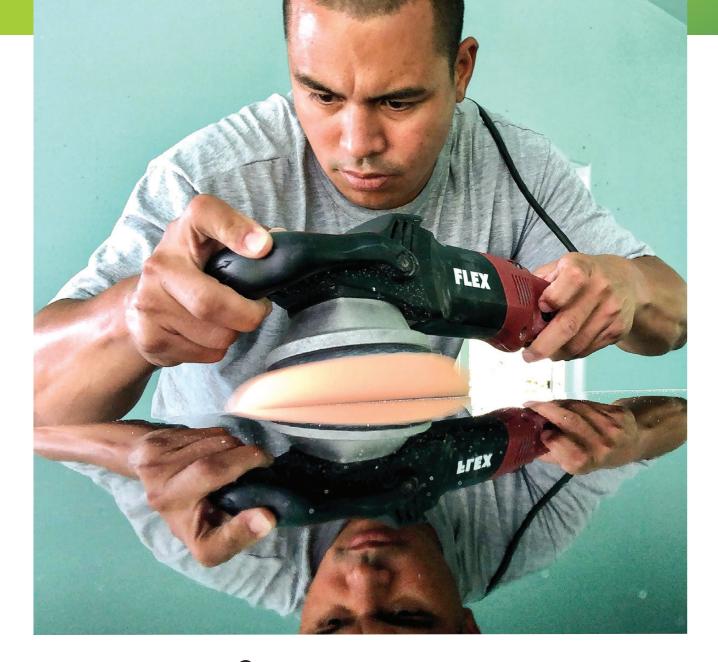
Cecilia shared her excitement about her new role, saying, "I'm truly honored to take on the Controller position and look forward to contributing even more to our credit union's success. My journey here has been incredibly rewarding, and I'm grateful for the support I've received along the way, especially during my studies and professional growth."

Cecilia pursued higher education while working full-time, earning a bachelor's in business administration from the University of Hawaii — West Oahu. She took advantage of HCFCU's Employee Education Expense Program, which covers tuition, books, and materials, feeling fully supported by the credit union throughout her academic journey.

"HCFCU's Education Expense Program not only relieved the financial burden of higher education, but also empowered me to pursue my studies with full focus," Cecilia adds. "I'm deeply appreciative of how the credit union invests in its employees and prioritizes our personal and professional growth."

As Controller, Cecilia will oversee financial reporting, budgeting, and ensuring the Credit Union maintains its high standards of financial integrity and service excellence.

hicommfcu.com OWNERS COUNT FALL 2024 7



Detail Oriented

MEMBER SPOTLIGHT:

Robin Marquez, Signature Auto Detail Hawaii

Photos: (above) Grind now, reflect later—Robin getting a mirrored polish on a car. (opposite page) Showing aloha on the wing of Air Force One.

Robin Marquez was born and raised in North Kohala, and he's proud to still call it home today. After graduating from Kohala High School in 1999, Robin followed his passion for athletic training all the way to Colorado Mesa University, where he earned his bachelor's degree in 2004. From there, he continued his studies at San Jose State University, earning a master's degree in Kinesiology in 2007. But no matter where his studies took him, Kohala was always where his heart was, and he moved back the same year to begin what's now an 18-year career as the certified athletic trainer for Kohala High School.

8 | FALL 2024 | OWNERS COUNT hicommfcu.com

Rooted in Trust, Committed to You

"... the Air Force One project, it was an honor to be selected—it's not every day you get to work on a piece of aviation history."

▶ In 2012, Robin found himself looking for side work and realized there was a need in the community for mobile auto detailing. He had just purchased a new Tacoma and didn't love the idea of driving to Kona or Hilo to get it cleaned, so he thought, why not bring a detailing service to my neighborhood? Having grown up cleaning cars with his dad, he was no stranger to the detailing process, so he decided to go for it. What started as a side gig quickly took off, and today, his mobile detailing business serves clients all over Kohala, Waimea, Honokaa, Waikoloa, and the Kohala Coast.

Robin's passion for detailing goes beyond just making cars look good—it's about bringing each vehicle to its full potential. In 2018, he had the incredible opportunity to train with Renny Doyle, the Master Detailer of Air Force One, and earn several certifications that have helped him continue to grow and improve his craft.

When he's not busy working on cars or helping athletes at KHS, Robin loves spending time with his family—his fiancé Keali'i and their three daughters, Kalia (16), Ka'iulani (11), and Kamalei (9). This October marks 12 years in business for Robin, and he's beyond grateful for the support of his community and clients who've been with him every step of the way.



O&A

Q: What motivated you to start your mobile auto detailing business back in 2012, and how has the journey been since then?

Back in 2012, I was looking for a side job because my afternoons were free after working at the high school. At the time, I had just bought a brand-new Tacoma and wanted to get it detailed, but I realized that to do so, I'd have to drive all the way to Kona or Hilo. That's when it hit me—there was a real need for mobile auto detailing right here in Kohala. Growing up, I used to clean cars with my dad, so it felt like the perfect fit. I started small, just detailing for friends and family, but soon I was booked out weeks, then months, and before I knew it, the business expanded to other communities.

Q: If there is one word you could use to describe your experience with Hawaii Community Federal Credit Union, what would it be and why? Personable. Every time I walk into the Kohala branch, I'm greeted with a warm smile. The tellers all know me, and I know them. It's always a pleasure working with people you're familiar with, and that personal connection makes all the difference.

Q: Running a business in a close–knit com– munity like Kohala must come with its unique experiences. How has the local community shaped your business over the years?

The Kohala community has really allowed me to grow my business through networking and personal connections. I've been able to give back to the community through volunteering, coaching, sponsoring jerseys, and supporting fundraisers for schools and sports teams. In Kohala, it's all about family values. It's a tight-knit community where everyone supports each other. Being part of such a family-oriented place, where people rally around local businesses, has been a huge part of my business's success.

Continued on page 10

Continued from page 9

Q: Can you tell us more about your training with Renny Doyle and how it felt to be connected to the Air Force One project?

Training with Renny Doyle was an amazing experience, but honestly, that was just the beginning. What's been even more valuable is the relationships I've built with some of the best detailers in the industry. Having a network of people I can reach out to if I come across a challenging situation is priceless. Being part of Renny's network pushes me to continually level up, both in my detailing skills and in the way I run my business. As for the Air Force One project, it was an honor to be selected—it's not every day you get to work on a piece of aviation history. I had to train with Renny in order to be considered, and I flew to Seattle to work at the Museum of Flight. It's something I take seriously, and I'm incredibly proud to have been part of that prestigious project.

Q: As a small business owner, what financial tools or services have been most beneficial to you from HCFCU?

Having a business checking account with HCFCU has been really helpful for keeping my business finances organized. I also value the financial education and seminars they offer, like the financial literacy classes. As a business owner, that kind of knowledge is invaluable.

Q: With 12 years in business, what are your plans for the future of your mobile detailing service, and how do you stay motivated to keep growing?

Right now, I'm a one-man show—owner and operator. But in the future, I'd like to scale the business, maybe hire a team to help with maintenance detailing and take on more clients. I'm also considering opening a shop down the road. The detailing industry is always evolving, especially when it comes to paint protection and new tools and chemicals. Keeping up with those changes keeps me motivated to learn and grow. Plus, I love the transformation process of taking a car and bringing it back to its maximum potential. It's not always glamorous work, but seeing my clients' reactions makes it all worthwhile.



Community Catchup

At HCFCU, we're proud to play an active role in the Hawaii Island community. A special mahalo goes out to our team members who are the heart and soul behind these efforts, and to our partners who allow us to share in our passion for giving back.



Relay for Life

Hawaii Community FCU was able to raise over \$15,500 for the American Cancer Society, placing 2nd out of 75 teams in most funds raised. The Relay for Life of the Big Island event raised over \$182,000. This couldn't have been done without the hard work and dedication of our credit union ohana. Mahalo for being a part of this great event to fight cancer.

Hilo 5th Year Anniversary

Celebrating 5 years of serving Hilo



Five for 5: It's our anniversary — but the gifts are for you.

October food truck Friday: Oct. 25 — Jaw Jacker Grindz

To view a full list of offerings, food trucks, and calendar, please visit our website at: hicommfcu.com/5for5

O FALL 2024

OWNERS COUNT



A LONG DRIVE IS BETTER IN A NEW RIDE

5.99% APR*

For a 5–year term. Other terms & conditions apply.

Quis, Get a ss

Upgrade your commute with a flexible auto loan from HCFCU

For all approved



Apply today, and get on the road to a great deal on your next car!



Our Easy Auto Loans Are:



FLEXIBLE /

Purchase a vehicle from your preferred dealer or from a private owner



READY TO ROLL! ✓

Get a License To Buy pre-approval before car shopping

hicommfcu.com/autoloans | (808) 930-7700

Federally Insured by NCUA.

^{*} APR=Annual Percentage Rate. APR will be based on your creditworthiness and length of repayment. Rate subject to change without notice. Certain terms and restrictions apply. Subject to insurance confirmation. Rate displayed is the lowest available for new vehicle purchase with a 5 year (60-month) term. Not all will qualify for the lowest rate. Higher rates available for used vehicles. Offer good from September 22, 2024 to November 30, 2024. Payment example: A loan of \$10,000 with 5.99% APR with a 60-month term will have 60 monthly principal and interest payments of \$193.28, which includes \$1,596.89 total interest paid. Offer applies to new HCFCU loans only. HCFCU membership is required.



73-5611 Olowalu St., Kailua-Kona, HI 96740

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
HONOLULU, HI
PERMIT NO. 985

At Hawaii Community FCU ...

Owners Count.

Your Summer 2024 HCFCU Newsletter

Holiday Schedule

All branches will be closed on the following dates:

Monday, October 14 Columbus Day

Monday, November 11 Veterans' Day

Thursday, November 28 Thanksgiving Day

Wednesday, December 25 Christmas Day

Wednesday, January 1 New Year's Day

Contact Us

hone Lost / Stolen Visa

(808) 930-7700 (808) 930-7700 (800) 514-2328 (800) 514-2328

(866) 279-1399 (After Hours)

Email

info@hicommfcu.com @hicommfcu

