

At Hawaii Community Federal Credit Union ...

# Owners Count.

SUMMER 2024 HCFCU NEWSLETTER



**Moani Mathews**  
2023 Employee  
of the Year

*Serving Up Support*  
for Our First Responders!



with Tawny & Harbor House **pg. 6**

“

To me, it's not about the award as an individual. It comes from the people I work with who allow me to teach and pass on what I've learned from the past 30+ years.”

Hawaii Community Federal Credit Union is proud to announce **Moani Mathews** as their 2023 Employee of the Year.

*More inside* ↪



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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.



**\$2,000**  
Sign-on Bonus

“Because of the people I work with, I actually look forward to coming to work! I also like that HCFCU is a place where your efforts are noticed.

And having a set work schedule makes it easy to balance my work life and personal life. Which leaves me plenty of room for family time, online gaming and cos-play!”

— Kaliko Parker-Koanui

Operations Officer and anime enthusiast  
Member of the HCFCU ohana since 2019



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“Over the years I had amazing mentors who were able to guide and teach me which has allowed me to pass that on. It’s rare to find that in a corporate world, but the credit union is not corporate, we are family!”

—Moani Mathews,  
2023 Employee of the Year



## Service Award Winners, Work Milestone Anniversaries

Hawaii Community Federal Credit Union is proud to announce Moani Mathews as their 2023 Employee of the Year. This recognition highlights Moani’s exceptional contributions and reflects her accountability, integrity, and a commitment to excellence.

As a **Support Services Coordinator at the Kaloko Facility**, Moani goes above and beyond for the credit union. She is always willing to teach others, lend a helping hand, and keep HCFCU members happy and satisfied.

In addition to celebrating the Employee of the Year, HCFCU also recognizes numerous staff members and a volunteer for their milestone anniversaries. **Lisa Carvalho** was honored for 35 years of service, while **Neivbea Zane** was recognized for 26 years. **Alison Wilson, Christina Martin, and Jan Baldado** each celebrated 20 years with the Credit Union. **Nohea Lee** and **Crystal Williams** were each acknowledged for a decade of service. **Faren Lopez, and Natasha Paglinawan-Po’a** each marked six years. Five-year service awards were given to **Cleofe Carvalho, Iwanohealani Liufau, Irish Bautista, and Amanda Gonzalez**. Additionally, volunteer **Merrick Nishimoto** was recognized for five years of dedicated service.

“We are incredibly proud to honor these outstanding individuals,” said Tricia Buskirk, HCFCU President and CEO. “Their dedication and continuous efforts to provide exceptional service to our members are truly commendable. Their commitment is a cornerstone of our success and growth as a credit union.”

### A Quick Q&A with our 2023 Employee of the Year

#### Why do you like working at HCFCU?

“The people. Aside from that, it starts with member service. I think this is what sets us apart from oth-

*Continued on page 4*

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“In a nutshell, each day is an opportunity for growth.”

er financial institutions. Our service, pleasing members, and making them feel appreciated and valued.”

What does EOTY mean to you?

“To me, it’s not about the award as an individual. It comes from the people I work with who allow me to teach and pass on what I’ve learned from the past 30+ years. In my department, I feel like my input impacts others. The input and values from my peers help me to grow and to learn and then pass on. That’s how I thrive. In a nutshell, each day is an opportunity for growth.”

Do you have any words of wisdom you’d like to share?

“In my 30+ years in the banking world, I guess what I’d want people to know is that I value a quote and a word that really go hand in hand both professionally and personally.... Perseverance, and life is not waiting for the storm to pass, its learning to dance in the rain.

I try to teach my two sons this very concept in their own lives and that no matter how tough things get, don’t give up and learn from all your mistakes. Working here at the credit union has taught me all of this and more. Over the years I had amazing mentors who were able to guide and teach me which has allowed me to pass that on. It’s rare to find that in a corporate world, but the credit union is not corporate, we are family!”

# 2024– 2025 Board of Directors Announced

Hawaii Community Federal Credit Union proudly announces its Board of Directors for the 2024-2025 term. For the first time, HCFCU held its Annual Member Meeting at the Kaloko Facility, marking a departure from the traditional luncheon setting. During this gathering on May 11, 2024, the election results for the Board of Directors were announced.

“We are excited to work with a Board comprised of such diverse expertise and experience.”

—Tricia Buskirk  
HCFCU President & CEO

► **HCFCU Board Officers for the 2024–2025 term** are **Chairman Russell Komo**, Vice Chairman **Merrick Nishimoto**, Treasurer **Lloyd Tanaka**, and Secretary **Sharon Sakai**. Board members **David DeLuz Jr.**, **Lynda Dolan**, **Ronald Ibarra**, **Cheryl Weaver**, and **Scot Yoshimura** join the officers in their commitment to the continued success of HCFCU.

“We are excited to work with a Board comprised of such diverse expertise and experience,” said Tricia Buskirk, HCFCU President and CEO. “Their leadership is vital as we continue to innovate and provide outstanding financial services to our community.”

HCFCU board members are essential to shaping the strategic vision of the credit union and ensuring the financial well-being of its 45,000 members. The Board of Directors will work closely with HCFCU’s leadership team to develop and implement strategic initiatives, foster member relationships, and uphold the organization’s core values. ■

## The Doctor Is In

HCFCU is delighted to announce the appointment of Dr. Lynda Dolan to its Board of Directors. Dr. Dolan brings a wealth of experience in healthcare and community service, making her an invaluable addition to HCFCU's leadership team.

► **Dr. Dolan's distinguished career** in medicine began at Siena College in Loudonville, New York, where she earned a Bachelor of Science in Biology. She later attained her Doctor of Medicine from the State University of New York Upstate Medical Center and completed her residency in Family Medicine at Saint Joseph's Hospital Health Center in Syracuse, New York. Currently serving as the President & Owner of The



Dr. Lynda Dolan

Family Medicine Center in Hilo, as Medical Director at Hospice of Hilo and as Staff Physician at Hilo Medical Center Long Term Care, Dr. Dolan has established herself as a prominent healthcare figure in East Hawaii.

A member of Hawaii Community Federal Credit Union since 1997, Dr. Dolan is deeply invested

in the community and actively gives back through service and volunteering. She is a member of the Graduate Medical Education Committee at Hilo Medical Center and a trustee for the Hilo Medical Center Foundation. Her contributions further extend to service activities for St. Joseph School, as a board member for Hawaii Health Information Exchange, and as president of East Hawaii Independent Physicians Association. Additionally, she serves as a board member for Queen's Clinically Integrated Physician Network.

"We are thrilled to welcome Dr. Lynda Dolan to our Board of Directors," said Tricia Buskirk, President & CEO at HCFCU. "Her achievements in healthcare and passion for community service, make her an exceptional addition to our leadership team. We look forward to benefiting from her insights and expertise as we continue to serve our members and community." ■

## A Crystal Clear Appointment

HCFCU is pleased to announce the appointment of Crystal Williams as the new Branch Manager for the Honokaa and Kohala branches. With extensive experience within HCFCU and a strong background in financial services, Ms. Williams is well-equipped to lead both branches and continue providing its members with excellent service.

► **As a member of the HCFCU team since 2013**, Ms. Williams began her career as a Teller, where she gained



Crystal Williams

experience in processing financial transactions and assisting with new account openings. She was then promoted to Branch Support Services Specialist, where she supported front-line staff, managed ACH forms, BSA reports, and wire transfers, and conducted monthly audits and ATM maintenance. In 2016, Ms. Williams was again promoted to

Loan Officer I/II. In this capacity, she worked closely with applicants to obtain information for loan applications, educated members on various loan products, analyzed applicants' financial status, and approved loans within specified limits.

Ms. Williams is currently pursuing a degree in Business Administration from the University of Hawaii at Hilo. Her academic background, practical experience, and certifications, including an NMLS Mortgage License and Notary Public certification, make her a well-rounded and highly qualified leader for the Honokaa and Kohala branches.

"We are excited to welcome Crystal Williams as the new Branch Manager for our Honokaa and Kohala branches," said Tricia Buskirk, President & CEO at HCFCU. "Crystal's deep understanding of our operations, combined with her dedication to member service and community involvement, make her an ideal fit for this role. We are confident that under her leadership, these branches will continue to thrive and provide outstanding service to our members." ■



# SERVING UP SUPPORT FOR OUR FIRST RESPONDERS

MEMBER SPOTLIGHT: Tawny Hanakeawe, *Harbor House*

**Born and raised on Hawaii Island, Tawny Hanakeawe** is a proud Konawaena graduate with a background in hotel hospitality. After gaining experience in various departments across several hotels along the Gold Coast, she advanced to the role of Assistant Director of HR at Mauna Kea Resort. While this position was fulfilling, Tawny felt a calling to contribute more directly to her local community.

PHOTOS BY CHLOE SAIGE ARIAS

**“It’s not a matter of if we call 911, it’s a matter of when,” she says. “When I do call, I hope they have all they need to do their jobs safely, so they can help others return home to their families, like they returned my Dad to ours.”**

► **In 2021, Tawny embraced an opportunity** to serve as General Manager for Harbor House, a beloved restaurant where she had been a loyal customer for over 15 years. Early in her new role, Tawny sought out a non-profit organization to partner with in order to give back to the community. As Harbor House is a popular hangout for first responders, Tawny learned about the Daniel R. Sayre Foundation and arranged a meeting with its founders, Frank and Laura Sayre.

Touched by the Sayres’ story of turning tragedy into purpose, Tawny felt a deep personal connection to their mission of providing essential equipment and training to the Hawaii Fire Department (HFD). In 2017, Tawny’s father and his two friends were rescued at sea by the HFD in what turned out to be a “needle-in-a-haystack” mission.

For Tawny, supporting first responders is an obvious choice. “It’s not a matter of if we call 911, it’s a matter of when,” she says. “When I do call, I hope they have all they need to do their jobs safely, so they can help others return home to their families, like they returned my Dad to ours.”

Over the past two years, Harbor House has donated proceeds to the foundation on the fourth Tuesday of each month after 3:00 pm. This partnership has united the community in providing essential rescue equipment for HFD’s Fire and Water Safety teams. Most recently, Harbor House supported the Sayre Foundation in their donation of a rescue boat to the Kailua Fire Station in North Kona.



## Q&A

**Q: What has been the most rewarding part of your partnership with the Sayre Foundation?**

There are so many to mention! Frank and Laura are amazing people, so it’s an honor to work alongside them. Their passion and determination are infectious. It’s very rewarding to see the results of our contributions being launched right from the harbor. The fire team at Station 7 in Kailua rescued my dad and I will be forever thankful to those men.

**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?**

Welcoming. The front-line teams at the Kailua and Kailua branches are the best. They make me feel valued as a member and are always so helpful and efficient. They make the experience memorable every single time.

**Q: What advice would you give to others looking to make a positive impact in their community?**

Just do it! Find something that you’re passionate about. Start small or go big, just help.

**Q: Looking ahead, what are your goals for Harbor House and your continued support of the Sayre Foundation?**

We will continue to donate a portion of our sales on Tuesdays after 3pm to the Sayre Foundation. We encourage the community to dine with us and enjoy watching the boats while knowing you’re helping our island.

**Q: How can community members get involved or support the efforts of the Sayre Foundation?**

They can start by joining us at Harbor House on Tuesdays after 3 pm. Bring someone else who wants to help their community and dine with us. Feel great about knowing you took time to catch up and help your community at the same time. ■



# How You Can Help Protect Yourself from Identity Theft

There's no surefire way to protect yourself from identity theft. But there are many steps you can take to reduce the chances of someone stealing your identity.

## The Basics

✓ **Never give out or write down your Social Security number**

Make sure your social security number is not on your checks or IDs. If asked, always request to provide a different form of identification.

✓ **Carry only the cards you need in your wallet**

This includes medical cards that may have your sensitive information. Leave extra credit cards and your Social Security card locked up safely at home.

✓ **When in doubt, opt out**

Read privacy notices from your financial institutions. Then, follow the instructions to opt out of sharing your

information. Stop unsolicited credit card offers by calling 888-5OPT-OUT or visit [www.optoutprescreen.com](http://www.optoutprescreen.com)

## At Work

✓ **Keep your purse or wallet locked up at work.** Workplace theft is more rampant than most people realize. Ask your employer for a safe place to lock your purse or wallet if they don't already provide one.

✓ **Ask your employer about security procedures for personnel files**

Make sure your employer locks up files and that there is a policy in place to prevent theft. Many cases of identity theft started at work because coworkers stole personal data.

✓ **Don't log onto personal financial accounts from work**

In addition, don't set work computers to remember personal passwords automatically. Finally, don't store personal information in your desk or on work computers.





## Shred any mail or documents with sensitive information before you throw them away.

### At Home

✓ **Use a locked mailbox, if possible, to receive mail**

Thieves can pluck bills or other mail from your mailbox and use that information to commit fraud. Send any sensitive mail from the post office or using an official USPS mailbox.

✓ **Never have new checks sent to your home**

You should only receive checks if your mailbox is secure. If not, ask your bank to hold them for you at your local branch and pick them up instead.

✓ **Buy an inexpensive shredder**

Shred any mail or documents with sensitive information before you throw them away.

✓ **Keep track of when your credit card bills normally arrive**

If one is missing, contact your lender immediately. Don't just assume you get to skip a month's payment or that your creditor forgot to mail it!

✓ **Keep your personal information in a locked room or filing cabinet at home**

This is especially important if you have frequent visitors, a housekeeper, or others who may be in your home.

✓ **Check your credit report at least once a year**

Consider a credit monitoring service if you want to keep close tabs on your credit report. Early detection of fraud can save hours of time and hassle later. When you receive a benefits statement from the SSA, check it carefully for errors or possible fraud. If you see signs of either, call the Social Security Administration as soon as possible.

### On the Internet

✓ **Use a virtual private network**

Be sure to use a VPN if you use public Wi-Fi. This technology hides your identity, online activity, and communications from unwanted eyes. Install a VPN on your phone as well.

✓ **Use a firewall on your home computer**

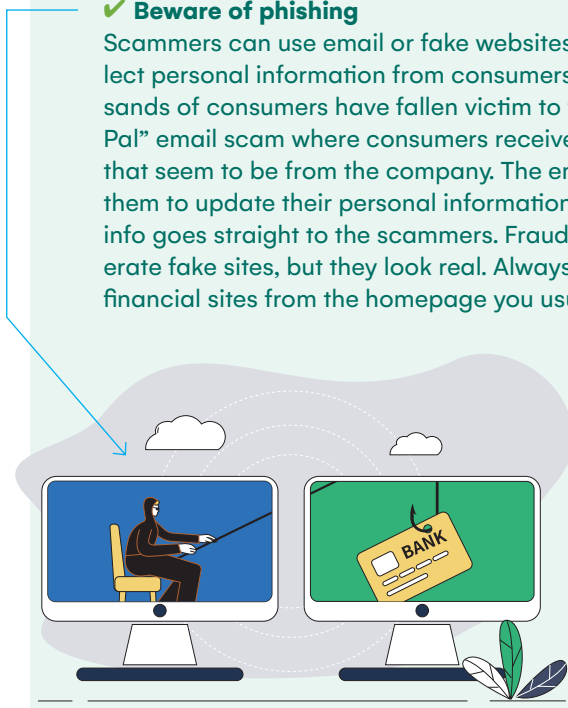
These are often inexpensive and well worth it. If you are constantly connected to the Internet via a cable modem or fiber connection, it's especially important to protect yourself.

✓ **Choose good passwords and usernames**

Don't use your Social Security number, address, or family birth dates. The best passwords use letters, numbers, and special characters. The best usernames don't give away valuable information.

✓ **Beware of phishing**

Scammers can use email or fake websites to collect personal information from consumers. Thousands of consumers have fallen victim to the "Pay-Pal" email scam where consumers receive emails that seem to be from the company. The emails ask them to update their personal information, but that info goes straight to the scammers. Fraudsters operate fake sites, but they look real. Always log into financial sites from the homepage you usually use.



*Continued on page 10*

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## Only deal with reputable merchants that have secure websites. For maximum protection, always use a credit card rather than a debit or check card when dealing with a new merchant online.

### ✓ Think twice before providing sensitive personal information online

Consumers have been duped into applying for loans on fake websites designed only to gather consumer information. In other cases, companies sell consumer information to outside companies without their permission. Make sure a website is reputable before you enter your personal data.

### ✓ Shop carefully

Only deal with reputable merchants that have secure websites. For maximum protection, always use a credit card rather than a debit or check card when dealing with a new merchant online.

### ✓ Teach your children about online privacy

Make sure they understand they should not give out any personal information without your permission.

### ✓ Before you trash a computer, clear the hard drive

Make sure your information is no longer available to someone who may pick it up from the trash or a charity. Wipe your computer clean or physically destroy the hard drive. Simply deleting files may not be enough.



## Tips for Avoiding Peer-to-Peer (Zelle, Venmo, Cashapp) Payment Scams

Peer-to-Peer Payment methods such as Zelle, Venmo, and Cashapp offer a quick and easy way to transfer money, but it's important to be vigilant against potential scams. Here are some essential tips to help you stay safe:

### ▶ 1. Never share your secure access code

Your financial institution will never ask for your secure access code. If you receive a request for this code, it's a clear indication of a scam.

### ▶ 2. Avoid sending money on request

Your financial institution will never ask you to send money to yourself or any account via Zelle, Venmo, or Cash App. Any such request should be ignored or reported.

### ▶ 3. Monitor your bank statements regularly

Regularly reviewing your bank statements can help you quickly spot and address any unusual activity

### ▶ 4. Be wary of payment requests from unknown sources

Always double-check payment requests from unfamiliar individuals.

### ▶ 5. Enable two-factor authentication

Add another layer of protection by enabling two-factor authentication on your Zelle, Venmo, Cash App accounts.

### ▶ 6. Beware of urgent payment requests

Be cautious of any request that seems overly urgent or demands immediate action.

### ▶ 7. Verify the sender's email address

Check the sender's email address carefully. Financial institutions will use consistent and professional email addresses.

### ▶ 8. Look for poor grammar and spelling

Many scam emails and messages contain noticeable grammar and spelling mistakes. If you spot errors, it is likely a scam attempt. ■

# King Kamehameha Day Parades



## Kohala

Our Kohala branch is proud to participate in the King Kamehameha Day Parade with a float every year. This year, with the help of other branches and departments, we were able to make 37 ti leaf lei, each 20 feet long, which our branch presented at the parade.



## Kona

Hawaii Community Federal Credit Union is honored to be a proud presenting sponsor of the King Kamehameha Day Celebration Parade in Kona. *Thank you for being a part of our ohana!* ■

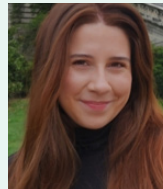


# Congratulations to our 2024 Scholarship Recipients!

We are proud to award ten \$3,000 scholarships totaling \$30,000 to recipients who were chosen out of a field of 251 applications from 18 high schools on the island of Hawaii! Congratulations & best wishes to our college-bound recipients!



**Regine Medeiros**  
Konawaena High School  
Albert Akana Scholarship



**Claire Masquida**  
Kealakehe High School  
Peter T. Hirata Scholarship



**Mailee Johnson**  
Hawaii Preparatory Academy  
Mitsugi Inaba Scholarship



**EriLei Udo-Tao**  
Waiakea High School  
Frank Ishii Scholarship



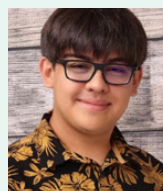
**Ashley Millet**  
Kohala High School  
Katsumasa Tomita Scholarship



**Pualena Lange**  
Honokaa High School  
Ichiro Shikada Scholarship



**Vivianlee Kau**  
Kamehameha Schools  
Hawaii Campus  
John Y. Iwane Scholarship



**Richard Gonsalves**  
Hilo Highschool  
Michael Asam Scholarship



**Tehya Thome**  
Grand Canyon University  
Yasunori Deguchi Scholarship



**Brendon Nakata**  
University of Hawaii, Hilo  
Edwin Ueda Scholarship



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## Holiday Schedule

All branches will be closed  
on the following dates:

Thursday, July 4	Independence Day
Friday, August 16	Annual Staff Training Day
Monday, September 2	Labor Day
Monday, October 14	Columbus Day

## Contact Us

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

**Email**  
info@hicommfcu.com

**Lost / Stolen Visa**  
(808) 930-7700  
(800) 514-2328  
(866) 279-1399 (After Hours)

@hicommfcu

Be on the lookout for

**5 Reasons to Celebrate  
with Tyson and the HCFCU  
Hilo Branch this August!**



**Hawaii  
Community**  
FEDERAL CREDIT UNION