

A PUBLICATION OF THE



# Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Second Quarter 2023

Limited Time Certificate Special

# 3.30%

APY\*

## 12-Month Certificate

*happening now*

\*APY = Annual Percentage Yield. Special Certificate rate is applicable for 12-Month term only. Rate is accurate as of March 15, 2023. A minimum deposit amount of \$500 is required for certificate. Big Island FCU has the right to end or modify this offer at any time, rate subject to change without notice. Dividends are paid monthly. Additional deposits to certificates are not allowed. Penalties apply for early withdrawals. Members must qualify under Big Island FCU's membership guidelines. Other restrictions apply. Contact any Big Island FCU branch for more information.

### SHARE INSURANCE COVERAGE: Is My Money Safe In A Credit Union?

Big Island Federal Credit Union was chartered 87 years ago, and we are committed to serving our community. You can be assured that your money is safe and sound with us. Our first priority is your financial success, and we focus on financial security.

Federally insured credit unions offer a safe place for you to save your money, with deposits insured up to at least \$250,000 per individual depositor by the National Credit Union Share Insurance Fund (NCUSIF). The NCUSIF protects members against losses if a federally insured credit union should fail. Like the FDIC's Deposit Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government.

Deposits at all federal credit unions, and the vast majority of state-chartered credit unions, are covered by NCUSIF protection. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

For more information about the NCUSIF coverage or other financial literacy information, visit [mycreditunion.gov](https://mycreditunion.gov). You can also visit [advancingcommunity.com](https://advancingcommunity.com) to find more information about the credit union difference.

**YOUR MONEY IS SAFE WITH US!**



Big Island News

# Money Matters

## How to Spot, Avoid, and Report Scams



FEDERAL TRADE  
COMMISSION

### How to Spot a Scam

- **Scammers pretend to be from an organization you know.** Scammers often pretend to be contacting you on behalf of the government or a business you know, like a utility company, tech company, or charity.
- **Scammers say there's a problem or a prize.** Scammers might say you're in trouble with the government, or you owe money, or someone in your family had an emergency.
- **Scammers pressure you to act immediately.** Scammers want you to act before you have time to think and they may also threaten you.
- **Scammers tell you to pay in a specific way.** Scammers often insist you pay using cryptocurrency, through wire, or gift cards.

### How to Avoid a Scam

- **Block unwanted calls and text messages.**
- **Don't give your personal or financial information in response to a request that you didn't expect.**
- **Resist the pressure to act immediately.**
- **Know how scammers tell you to pay.**
- **Stop and talk to someone you trust.**

### How to Report Scams

Contact the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) or call 1-877-FTC-HELP



### HILO

66 Lono Street  
Hilo, Hawaii 96720  
(808) 935-9778  
Fax: (808) 934-7572  
Loan Dept.: (808) 935-6665  
Loan Dept. Fax: (808) 935-6666  
Mon-Fri 8:30am-5:00pm

### KONA

75-5737 Kuakini Hwy, Ste 101  
Kailua-Kona, Hawaii 96740  
Ph: (808) 329-8889  
Fax: (808) 326-4959  
Mon-Fri 8:30am-5:00pm

### KEAAU

16-594 Kipimana Street  
Keaau, Hawaii 96749  
Ph: (808) 930-2600  
Loans: (808) 930-2610  
Fax: (808) 930-2619  
Mon-Fri 8:30am-5:00pm

### WEBSITE

[www.bigislandfcu.com](http://www.bigislandfcu.com)

### EMAIL

[info@bigislandfcu.com](mailto:info@bigislandfcu.com)

### AUDIO RESPONSE

(808) 961-3316

### BOARD OF DIRECTORS

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### HOLIDAY SCHEDULE

Good Friday - April 7  
Memorial Day - May 29  
Staff Training - June 12  
Juneteenth - June 19  
Fourth of July - July 4



We do business in accordance  
with the Federal Fair Housing Law  
and Equal Credit Opportunity Act

Federally Insured By NCUA

## SCHOLARSHIP APPLICATIONS STILL AVAILABLE!!

Don't forget, scholarship applications are still available for all graduating Big Island high school seniors and currently enrolled college students. A total of \$10,000 in scholarships will be awarded! Seven (7) scholarships in total: Two-\$2,500 scholarships and five-\$1,000 scholarships.

Applications are available at any Big Island FCU branch and can be downloaded from [bigislandfcu.com/scholarship-program](http://bigislandfcu.com/scholarship-program).

For more information about our Scholarship Program, please call us at 808-935-9778.

Scholarship Applications Must Be  
Submitted Or Postmarked By June 1, 2023



## Book your next vacation with Get Away Today and help support The Children's Miracle Network Hospitals

Since 1990, Get Away Today has been helping families make dream vacations a reality! Destinations like Disneyland® Resort in California, Walt Disney World® Resort in Florida, Universal Studios Hollywood and Orlando, Legoland in California and Florida, and Sandals and Beaches Resorts around the world. They even have great deals on cruises with Disney Cruise Line, Carnival Cruise Line, Celebrity Cruise Line, Norwegian Cruise Line, Princess Cruise Line, Royal Caribbean Cruise Line, and Viking River Cruises.

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Get Away Today

**BOOK YOUR  
NEXT VACATION  
TODAY!**