

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Third Quarter 2022

SUMMER

skip-a-payment

Sign up now for our Summer Skip-A-Payment and we'll let you skip your July or August loan payment*
For more information, stop by any branch or visit us at www.bigislandfcu.com

CHANGE-IN-TERMS

***Skip-A-Payment Terms, Fees and Disclosures**

Skip-A-Payment fee per loan \$30.00. Fee(s) will be deducted at the time of request from the Big Island FCU share account selected during the set up process. Request(s) will be denied if there are insufficient funds for fee(s). By skipping a payment, the maturity or final payment date as disclosed on the note, Truth in Lending Disclosure, and/or Security Agreement and Disclosure Statement will be extended beyond the date originally disclosed. FINANCE CHARGES will continue to accrue at the rate provided on the note, Truth in Lending Disclosure, and/or Security Agreement and Disclosure Statement. Real Estate loans (all types), Home Equity Lines of Credit, VISA credit cards are not eligible. Loans which have been modified or on a Temporary Payment Agreement are not eligible. All loans, including loans that you may be a coborrower or cosigner on, more than 10 days past due are not eligible for a Skip-A-Payment. If you caused BIFCU a loss (share or loan) on any individual or joint account, you are not eligible. All share accounts must be in good standings. No shares may have a negative balance, and all loans must be current at the time of request. Regular payments will resume on the first regular payment date of the month following the skip. If previously elected, Credit Life and/or Credit Disability or Debt Protection premiums will continue being added to the loan during the extended term in order for benefits to continue. If you currently have a Collateral Protection Insurance policy enforced, you are not eligible for a Skip-A-Payment. If you have GAP insurance on your automobile loan, the coverage will not extend beyond the original maturity date of the loan nor will GAP cover the deficiency balance arising from skipped payments as disclosed in the Guaranteed Asset Protection Contract. All Skip-A-Payment requests are subject to approval. Restrictions may apply. This offer ends on August 31, 2022.

NOTICE: FEE SCHEDULE CHANGE EFFECTIVE AUGUST 15, 2022

Returned Foreign Check/Item Fee Varies*

*Member will be charged the return fee assessed by the processor

Fee is effective August 15, 2022 and is subject to change without notice unless required by regulation. If you have any questions or require current rate and fee information on your accounts, please call us at 808-935-9778.

Mahalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employee for their years of service and continued dedication to the Credit Union and its members.
We appreciate you!!

JACI COLOMA - LOAN REPRESENTATIVE II - 5 YEARS



eStatements...FAST...EASY...SAFE...SECURE!!

Accessing your statements have never been easier!! eStatements provide a convenient, environmentally friendly alternative to paper. This **FREE** service allows you to view and download your statement in a digital format to make it easy to store and search for transactions. No more statements lost in the mail, and no more paper to clutter your counters.

eStatements are available through your Online Banking account, so you must be enrolled in Online Banking. You'll be able to view the last 12-month period of statements in either a digital version or PDF version. If your device doesn't have a built-in PDF reader, you must have Adobe Acrobat reader installed.

How do I enroll in eStatements?

- Log into your Online Banking account
- Click on the **eStatements** link on the **Accounts** page (be sure to disable popup blockers)
- Select the account you want to enroll from the dropdown menu
- Scroll through and read the **Electronic Statement Disclosure Agreement**
- Click the **Agree** button to proceed (remember, this will opt you out of paper statements)

You will then receive an eStatement opt-in email notification to the email address we have on file.

How do I retrieve my eStatements?

Again, simply follow the process above: Log into your Online Banking account, click on the **eStatements** link, and select the account you want to view eStatements for. Once at the **Documents** tab, select the month you would like to view. There you can view a digital version or a PDF version.

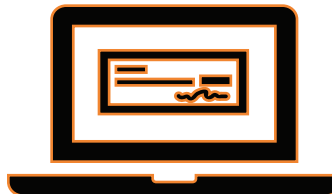
Change your mind? Don't want eStatements?

That's fine. It's easy to unenroll. In the eStatement site, go to the **Enrollment** tab, click on the **Paper** button, and click on the **Submit** button. You should receive a paper statement at your next periodic statement cycle.

Any questions regarding eStatements? Call us at 808.935.9778 or visit any branch.

NOTICE TO ONLINE BILL PAY USERS

If you are a registered user of our Online Bill Pay service, and your account has had no activity within the last six (6) months or longer, your Bill Pay account will be deactivated.



Interested in signing up for Bill Pay?

Simply log into your Online Banking account and select the **Bill Pay** tab to begin your enrollment. That's it!

From utilities to credit cards, pay practically anyone in the United States quickly, easily, securely...all in one place!

Contact any branch today or visit bigislandfcu.com/online-bill-pay for more information!

*Members must be enrolled in Big Island FCU's Online Banking to sign up for Online Bill Pay. Funding account **MUST** be a share draft account. Rush payment subject to fee determined at the time of payment.



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

PUNA

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

EMAIL

info@bigislandfcu.com

AUDIO RESPONSE

(808) 961-3316

BOARD OF DIRECTORS

Chairman:

Henry Kaaihue, Jr.

Vice Chairman:

Lenny Sugiyama

Secretary:

Loren Tsugawa

Treasurer:

Necelyn Yamashiro

Director:

Teresa Agpoon

HOLIDAY SCHEDULE

Independence Day - July 4

Labor Day - September 5

Staff Training - October 10



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

Federally Insured By NCUA