

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Third Quarter 2023

Big Island News

Summer

skip-a-payment

Skip Your July or August Loan Payment...*



**Children's
Miracle Network
Hospitals®**

...and support our local Children's Miracle Network Hospital. We are donating 50% of all Skip-A-Payment fees to Kapiolani Medical Center for Women and Children.

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, 2023.

NOTICE - ELIMINATION OF BRANCH FAX SERVICES

Effective **August 31, 2023**, to enhance data security and privacy, Big Island FCU will no longer use faxing as a mode of data transmission. Fax numbers at each branch will be terminated. Please contact us at **808.935.9778** or info@bigislandfcu.com if you have any questions regarding this change or want more information on optional secure modes of communication.

Sign Up For Account Alerts



Stay informed of your finances by setting up electronic alerts for your accounts. They can get delivered to your email or to your mobile phone through text*. There are many different user-defined alerts you can sign up for.

How To Set Up Alerts:

You must first be enrolled in our Online Branch at www.bigislandfcu.com.

- Once logged in, click on the **Create Alert** link on the **Accounts** page.
- From the **Alert Type** drop-down menu, select the type of alert you would like to create and complete the additional required information, if applicable.
- Confirm your email address and check the box next to **Mobile number**, if you would like to sign up for text alerts.

It's that simple! There are also **General Alerts** that are on by default for your security. These alerts will notify you of email address changes, logon ID changes, and security code changes.

*Message and data rates may apply.

1

[Create Alert](#)

2

Alert Type:

Please select...

Please select...

- Account balance above/below amounts
- ATM withdrawal or Debit over amount
- Balance reminder
- Certificate Maturity

3

Send the alert to:

Email: ?

aloha@email.com

Mobile Device:

Mobile number ?



HILO

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

KEAAU

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

KONA

75-5737 Kuakini Hwy, Ste 101
Kailua-Kona, Hawaii 96740
Ph: (808) 329-8889
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 4
Staff Training - October 9



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

Federally Insured By NCUA

TOP 5 CYBER SAFETY TIPS FOR TRAVELERS

No matter where you're headed, being continuously connected is part of the travel plan. As you embark on your next adventure, stay cyber safe while away from home by following some simple practices to help keep your devices safe and your vacation plans free from cybercriminal meddling.

1. SET UP THE "FIND MY PHONE" FEATURE ON YOUR DEVICES

Before you head out on vacation, this setting will allow you to find, remotely wipe data and/or disable the device if it gets into the wrong hands.

2. THINK BEFORE YOU BOOK

When booking flights and hotels online, use caution to avoid falling victim to fake third-party booking companies. The best option is to book through the official website of the airline or hotel. Stick to reputable booking websites. Always double check the website URL for authenticity. Be wary of deals that seem too good to be true!

3. GET SAVVY ABOUT WIFI HOTSPOTS

Do not transmit personal information or make purchases on unsecured networks. Instead, use a virtual private network (VPN) or your phone as a personal hotspot to surf more securely.

4. PROTECT PHYSICAL DEVICES

Ensure your devices are with you at all times. If you are staying in a hotel, the best thing to do is lock them in a safe or lock them in your luggage.

Using your device at an airport or cafe? Don't leave it unattended with a stranger while you get up to use the restroom or place an order. Keep your devices with you at all times. The phrase "stranger danger" also applies to cybersecurity.

5. ACTIVELY MANAGE LOCATION SERVICES

Location tools come in handy while planning to navigate a new place, but they can also expose your location - even through photos. Turn off location services when not in use, and consider limiting how you share on social media. Think before you post! Wait until you get back to share your memories on the internet.



National Cybersecurity Alliance. "Vacation and Travel Security Tips." National Cybersecurity Alliance, 12 June 2023, staysafeonline.org/resources/vacation-and-travel-security-tips/.