

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Fourth Quarter 2022

Congratulations To Our 2022 Scholarship Recipients!



\$2,500-Maribel Agpaoa
Keauu High School



\$2,500-Jordanna Takaki
Kamehameha Schools
Hawaii



\$1,000-Connor Aparicio-Bill
Kealakehe High School



\$1,000-Mapu Au
Waiakea High School



\$1,000-Keona Matsui
Hilo High School



\$1,000-Tabitha Pacheco
Kamehameha Schools Hawaii



\$1,000-Tia Teramoto
Waiakea High School

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION

International Credit Union Day will be held on Thursday, October 20, 2022!!

Please stop by any branch on that day for a special gift, while supplies last.

Mahalo for being a member of Big Island Federal Credit Union!!

CHRISTMAS SHARE FUNDS ARE AVAILABLE NOW

If you opened a Christmas Share Account for 2022, the funds in your account were already transferred to your Share or Share Draft Account on October 1, 2022. Please review your account and contact us if you have any questions.

Didn't open an account for this year? Be prepared for next year! You can open your account from now until January 31, 2023. Stop by one of our branches and get started today!



Have A Home Equity Line of Credit With Us? Watch For New Monthly Loan Billing Statements

Effective September 1, 2022, if you have a Home Equity Line of Credit with us, you will now be receiving a monthly loan billing statement separate from your periodic member statement. Please be assured that if your loan payments are set up to be paid through payroll deduction or automatic payment, payments will continue to be processed as agreed. If you have any questions, please feel free to call us at 808-935-6665.

CYBERSECURITY IN THE HOME: 3 STEPS YOU CAN TAKE

Cybersecurity Awareness Month, every October, is a collaboration between government and private industry to raise awareness about digital security and empower everyone to protect their personal data from digital forms of crime.

While most of the cybersecurity news articles are about massive data breaches and hackers, it can seem overwhelming and feel like you're powerless against it. But Cybersecurity Awareness Month reminds everyone that there are all kinds of ways to keep your data protected. It can make a huge difference even by practicing the basics of cybersecurity.

Below are 3 steps you can take to better protect yourself against cyber attacks:

- **Secure Your Wireless Router** - Using a wireless router is a convenient way to allow multiple devices to connect to the internet from different areas of your home. Some simple ways to secure it is to change the default ID and passphrase assigned by the manufacturer.
- **Install Firewalls and Security Software On All Devices** - Firewalls are essential because they help keep hackers from accessing your device and getting your personal information without your permission. They guard and watch for attempts to access your systems. Also, make sure all devices connected to your wireless network have security software installed and updated.
- **Backup All Household Data** - While steps can be taken to avoid your network, devices and accounts from being compromised, they can never be 100% effective. Households are encouraged to backup important information. Storing data in an alternate location that is safe and secure provides another layer of protection.

Taking simple, proactive steps to keep family, friends and yourself safe from cyber criminals inside your household should no longer be viewed as optional but rather a necessity. Between technological devices being introduced and updated at a rapid pace and employees continuing to embrace working from home in some capacity, everyone has an ethical responsibility to actively minimize the risks of breaches and attacks inside their home.



**CYBERSECURITY
AWARENESS
MONTH**

STAYSAFEONLINE.ORG

NOTICE OF NOMINATION AND ELECTION PROCEDURES FOR BOARD OF DIRECTORS

One (1) vacancy on the five (5) member Board of Directors will need to be filled at the Annual Business Meeting scheduled for March 8, 2023.

NOMINATIONS

Nominations for these offices shall be made in 3 ways:

1. **Committee Nominations:** Nominations to fill the vacancy will be made by the Nominating Committee and presented to the Board of Directors by December 8, 2022.
2. **Petitions:** If any member becomes interested in being a nominee, a petition signed by at least 1% of the members (100 signatures) will enable his/her name to be on the ballot. Minimum age to sign the petition is 18. Petition forms will be available at the Credit Union offices. Deadline for receipt of the petition by the Committee is January 27, 2023.
3. **Nominations from the Floor:** Only if an office does not have any nominee will the Chairperson receive nominations from the floor at the Annual Meeting.

BALLOTING

1. Elections will not be held when there is only one nominee for each position.
2. Balloting will be conducted at the Hilo, Puna and Kona Big Island Federal Credit Union offices during regular office hours for the 3-day period from February 22, 2023 to February 24, 2023.
3. Results will be announced at the Annual Meeting on March 8, 2023.

QUALIFICATIONS FOR OFFICE

1. Must be a member in good standing with Big Island FCU
2. Must be at least 18 years of age
3. Must be bondable by Big Island FCU's Fidelity Bond Company

Sincerely,

Loren Tsugawa, Secretary, Board of Directors



HILO

66 Lono Street
Hilo, Hawaii 96720
Ph: (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

Staff Training - October 10
Veteran's Day - November 11
Thanksgiving - November 24
Christmas - December 26
New Year's - January 2



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

Federally Insured By NCUA