



The first chartered credit union is the State of Hawaii

Fourth Quarter 2008

not the biggest... **THE BEST!**

In the 1930's, the very depth of the Great Depression, money was hard to come by and even harder to keep. During this period, one way people met these economic challenges was by establishing cooperative groups. In 1936, just two years after the passage of the Federal Credit Union Act, six Hawaii Island Teachers got together and formed the Big Island Teachers Federal Credit Union, the first chartered credit union in the State of Hawaii.

Over 70 years later, we still stand here today, now as Big Island Federal Credit Union. To say the least, this past year has been filled with news discussing the uncertainty of our overall economy. On behalf of our staff, management and Board of Directors, we want to assure you that we are a financially sound credit union and your deposits are safe with us. Through the NCUA National Credit Union Share Insurance Fund, your deposits are insured up to \$100,000 on regular accounts and up to \$250,000 on retirement accounts. We are diligently working to ensure that we continue to grow and remain strong amidst these trying economic times.



International Credit Union Day October 16, 2008

We're celebrating a special day, and you're part of it. On Thursday, October 16th, help us celebrate International Credit Union Day with this year's theme "My Credit Union: It Belongs to Me." ICU Day celebrates the history, spirit, and tradition of the international credit union movement - and those who own it.

We want to take this opportunity to thank you for being an important part of Big Island Federal Credit Union. It's members like you who help make up this special organization. You own your credit union, and we are here to serve you.

Join us Thursday, October 16th, at any one of our three branches for refreshments!!!

BIFCU Promotes Gradvantage College Account at UH Hilo



Left to right: Maileen Lee, Desiree Amaral and Rowena Ireland

Big Island FCU recently attended both the UH Hilo New, Transfer and Returning Student Orientation and the Community Resource Fair held at the UH Hilo Campus Center Plaza in August.

We spent both days promoting our Gradvantage College Account and it's many benefits. We opened new accounts and also answered any questions the students had about the other products and services Big Island FCU has to offer.

Are you a college student and want more information about our Gradvantage College Account? Give us a call or visit our website at www.bigislandfcu.com.

Christmas Savings Accounts

Just a reminder, if you opened a Christmas savings account for 2008, your funds were automatically transferred into either your share or sharedraft account on October 1st.

Don't have a Christmas savings? Stop by any one of our branches from now until January 31, 2009 and get one started for next year!!

Need Some Extra Cash?

Here at Big Island FCU, we know how expensive the holiday season can be. So here is our gift to you... our Holiday-Skip-A-Payment Promotion!! If you have a personal loan or a new or used auto loan, you may be eligible to skip your December's payment. It's a great way to have some extra cash without taking out a loan.

Contact our loan department for more details on how to take advantage of this great promotion!

Certain restrictions apply. Please call for details.

November Loan Promotions Coming Soon!!

Keep an eye out for our upcoming loan promotions. During the month of November we will be having not one, but TWO loan promotions!! Watch for our Auto Loan and Holiday Loan Promotions. Please contact our loan department for more details.

Can we help you build the home of your dreams? Call us today for more information about our low interest rate Construction Loans!



PREVENT IDENTITY THEFT

Due to the continued presence of identity theft, we found it necessary to remind our members of a few ways they can help prevent it.

- ✓ Limit the amount of personal information you carry. Don't carry your Social Security card in your wallet unless you need it that day and only give your SSN when necessary.
- ✓ Find out whom you're dealing with, how your information will be used and if it will be shared with others.
- ✓ Keep documents with personal information in a safe place and cross-cut shred them when you don't need them anymore.
- ✓ Beware of fraudulent e-mails containing authentic looking logos and familiar graphics. Also, if you are shopping online, make sure at checkout the URL starts with either **https:** or **s-https:**. This indicates a secure connection.
- ✓ Order a free copy of your credit report from each credit reporting agency every year. The FACT Act of 2003 requires each major credit bureau to provide one free credit report annually. Call 1-877-322-8228 or visit www.annualcreditreport.com.
- ✓ And remember, Big Island FCU will never contact you by telephone, direct mail or e-mail requesting that you update your personal information.

Awareness is an effective weapon against identity theft. By being aware of how information is stolen and how you can protect yourself, you can make an identity thieves' job much more difficult. Please contact our office if you have any questions.



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.
Kailua-Kona, Hawaii 96740
Ph: (808) 329-8889
Fax: (808) 326-4959
Mon, Tue, Thu, Fri 8:30am-5:00pm
Wed and Sat 8:30am-12:00pm

PUNA

16-594 Kipimana Street
Keaau, Hawaii 96749
Ph: (808) 930-2600
Loans: (808) 930-2610
Fax: (808) 930-2619
Mon, Tue, Thu, Fri 8:30am-5:00pm
Wed and Sat 8:30am-12:00pm

WEB SITE

www.bigislandfcu.com

EMAIL

info@bigislandfcu.com

BOARD OF DIRECTORS

Chairman:
Wayne Joseph

Vice Chairman:
Gregory Pacheco

2nd Vice Chairman:
Samuel Thomas Jr

Secretary/Treasurer:
Florence Kubota

Directors:
Stanley Oliveira
Francis Smith
Ron Tomosada

HOLIDAY SCHEDULE

Columbus Day - October 13
Election Day - November 4
Veterans' Day - November 11
Thanksgiving - November 27
Christmas Day - December 25
New Year's Day - January 1

