

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Second Quarter 2009

Big Island FCU and Cox Photography Love To See You Smile



Big Island FCU invites you and your family to take advantage of this special opportunity to have your portrait taken. Once again we are teaming up with Cox Photography to have studio quality photos taken and you'll get an 8x10 custom wall portrait for FREE!

Photo sessions will take place April 18 & 19 and April 25 & 26 at our Puna Branch located in the Shipman Business Park.

Call our Hilo Branch at 808-935-9778 to make your appointment today!

Say Hello To UChoose Rewards[®]



Using your Big Island FCU VISA[®] Express Check Debit Card is about to become even more rewarding! Effective April 1, 2009, say hello to UChoose Rewards[®] - our newly enhanced rewards program that gives you accelerated earning opportunities and virtually unlimited ways to redeem all the points you earn using your debit card.

Every time you use your Big Island FCU VISA[®] Express Check Debit Card for signature or PIN transactions, you will earn points the same as you did with our former rewards program, Bonus One Rewards[®], however, you can now earn more points by shopping at participating national, regional, local and online merchants. Points can then be redeemed for just about anything, it's your choice! Choose from millions of options, whether it's products, travel, activities or event tickets. There's a vast online rewards catalog filled with practically unlimited options.

By about mid-April, all of your eligible previously earned points with Bonus One Rewards[®] will be transferred to our new program. Please note that March 31, 2009 is the last day you can earn or redeem points on our former program. After that time, all new points will be applied to our new enhanced program.

To get started, visit www.uchooserewards.com to set up your user name and password. There you can also view a complete list of participating retailers and potential point offerings available for your purchases. Be sure to visit www.uchooserewards.com often to check out your current point balance, featured retailers for extra earning opportunities, and an amazing assortment of redemption possibilities.

So say goodbye to mediocre redemption options and say hello to UChoose Rewards[®]!! Please feel free to give us a call at 808-935-9778 for more information.



Special Olympics Hawaii Mile of Quarters Campaign

Please help us support Special Olympics Hawaii in their Mile of Quarters Campaign from now until April 30, 2009. Stop by any one of our three branches and make a donation to help send Special Olympics East & West Hawaii to the State Summer Games. 100% of all monies raised will directly benefit Big Island residents.

When it all stacks up....your change makes a difference!!

Big Island News

Big Island Federal Credit Union Members Elect Board of Directors

We are pleased to announce the results of our recent Board of Director elections held March 9-12, 2009. From the seven candidates running, five directors were elected to fill the positions.

Gregory Pacheco (re-elected) - Greg has served on the Board of Big Island FCU since 2003. Greg is self-employed and is always interested in serving his community. He has been a member of the credit union since March 1986.

Francis Smith (re-elected) - Francis has served on the Board of Big Island FCU since 2006. He retired from the Hawaii County Fire Department after 30 years of service, with the last 8 years as Fire Chief managing an annual budget of \$7,000,000. Francis has owned and operated several businesses and is interested in keeping active with public service. He has been a member of the credit union since May 2000.

Stanley Oliveira (re-elected) - Stan has served on the Board of Big Island FCU since 2006. He was previously employed with Big Island FCU as Director of Marketing and Communications. He is currently employed as a teacher with Kamehameha Schools Hawaii Campus. Stan was born and raised in Hilo and has been a member of the credit union since June 1988.

Robert Keliioomalu - Robert is currently employed with Puna Fresh Foods as the Store Manager. He has been a member of the credit union since July 2008.

Myrna Watanabe - Myrna is a retired teacher and is currently serving on the Board of Directors at Trinity Community Church. She is also a treasurer for HSTA - Retired Hawaii District. Myrna has years of experience in leadership, communication, goal setting and working with budgets. She has been a member of the credit union since April 1964.

Buying, Building or Remodeling?

Whether you're looking for a first or second mortgage, vacant land loan, construction loan or a home equity line of credit, Big Island FCU has a full line of mortgage products just right for you. Come in and see the great **low** rates we have to offer.



72nd Annual Celebration

This year Big Island FCU held its 72nd Annual Celebration on Saturday, March 14, 2009 at Auntie Sally's Luau Hale. Members enjoyed a Hawaiian lunch buffet and listened to entertainment by Rob Yamanoha. Over \$2,500 in cash and prizes were given away and our \$500 Grand Prize winner was Mr. Kenneth Sakae.

We also acknowledged two special people that day, Longest BIFCU Member, Mrs. Violet Henry and Longest Active BIFCU Member, Mr. Howard Yoshina. Mrs. Henry has been a member of the credit union since January 21, 1939. Mr. Yoshina has been a member of the credit union since June 2, 1951 and has previously served on our Board of Directors.

Thank you to all who celebrated with us and we hope to see you next year!



Member Services Representative III, Carin Seki and Longest Active BIFCU Member, Howard Yoshina

Go Green With Our Electronic Services

Big Island Federal Credit Union offers a variety of convenient services to help members stay connected and conduct transactions 24 hours a day, 7 days a week. And it's all available to you for FREE!

- ✓ On-Line Branch
- ✓ On-Line Lending
- ✓ On-Line Bill Pay
- ✓ e-Statements
- ✓ Alerts

Visit www.bigislandfcu.com and click on the **Go Green** link on the home page for more information. Or simply give us a call at any branch today!



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:

Francis Smith

Secretary/Treasurer:

Florence Kubota

Directors:

Stanley Oliveira

Robert Keliioomalu

Myrna Watanabe

HOLIDAY SCHEDULE

Good Friday - April 10

Memorial Day - May 25

Fourth of July - July 3



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

