



# Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Third Quarter 2010

Big Island News

## Congratulations 2010 Big Island FCU Scholarship Recipients!!

Each year, Big Island Federal Credit Union honors hard working students by providing scholarships. This year, dozens of scholarship applications were received. Each application was thoroughly reviewed by a committee and the well-deserved recipients are shown below...Congratulations!!

### \$2,500 Scholarship



**Kenji Tulman** graduated from Hilo High School in May 2010. He has been accepted to the Wharton School of Business at the University of Pennsylvania and plans to major in Finance and International Business as well as minor in Japanese.



**Valerie Dionne** is currently a senior at the University of Hawaii at Hilo with a double major in Political Science and Administration of Justice. After graduation, she hopes to be able to attend law school focusing on Public Service.

### \$1,000 Scholarship



**Sean Naleimaile** graduated from the University of Hawaii at Manoa in 2007 with a Master's in Anthropology. He is currently pursuing his PhD and hopes this will enable him to make positive changes in the practice of Archaeology and Anthropology in Hawaii.



**Nelson Nakatsu** graduated from the University of Hawaii at Hilo in May 2007. He is currently enrolled in the UHH College of Pharmacy. His goal is to work in either nuclear, long-term care or retail pharmacy, specializing in diabetes.



**Richard Wei** is currently a student at the University of Hawaii at Hilo pursuing a Bachelors degree in Administration of Justice. He hopes to graduate next spring. His goal is to earn a law degree and return to American Samoa to teach at the American Samoa Community College.



**Mali'o Kodis** graduated from Waiakea High School in May 2010. She has applied to schools on the East Coast with renowned Biology and Environmental Studies programs. She hopes to earn her BS in Environment Studies and Sociology then go on to graduate school to study Government and Policy.

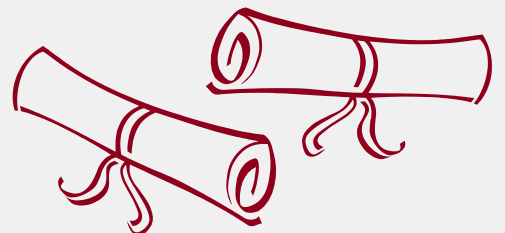


**Amanda Chong** graduated from Mid-Pacific Institute with an International Baccalaureate Diploma in May 2010. She would like to pursue a degree in Communications.

### \$500 Scholarship



**Natalie Poy** graduated from Kamehameha Schools Hawaii in May 2010. This fall she will be attending Hawaii Community College and hopes to transfer to Kapi'olani Community College to focus on Paralegal Studies. Her goal is to work for a private law firm.



## STAY PROTECTED - Opt-in For Overdraft Privileges

Federal lawmakers have created new rules governing overdraft protection programs that went into effect on July 1, 2010. As a result, you now have an option concerning whether you want to continue to have our overdraft service cover your ATM and everyday debit card transactions. Please note that this Opt-in rule applies **ONLY** to ATM and everyday debit card transactions and **DOES NOT** pertain to overdraft protection services associated with written checks or recurring ACH or debit transactions, such as regularly scheduled bill payments.

### WHY OPT-IN?

Big Island Federal Credit Union's overdraft protection is designed with your protection and convenience in mind. The majority of our members do not overdraw their accounts and incur fees, however life doesn't always go according to plan, and overdrafts do occur. Without overdraft protection, your ATM and everyday debit card transactions may be declined if you attempt to make a transaction without sufficient funds.

**For existing accounts:** If you **DO NOT** Opt-in, beginning August 15, 2010, your ATM and everyday debit card transactions will **NOT** be protected under Big Island FCU's overdraft protection.

**For new accounts:** If you open a new account on or after July 1, 2010, your ATM and everyday debit card transactions will **NOT** be protected under Big Island FCU's overdraft protection **UNLESS** you Opt-in.

### HOW TO OPT-IN

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you must opt-in by calling us at 808-935-9778, stopping by any one of our three branch in Hilo, Puna and Kona or visiting [www.bigislandfcu.com](http://www.bigislandfcu.com) to download an opt-in form. For more information, please call any branch.



### 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, 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](http://www.bigislandfcu.com)

### EMAIL

[info@bigislandfcu.com](mailto:info@bigislandfcu.com)

### AUDIO RESPONSE

(808) 961-3316

### BOARD OF DIRECTORS

Chairman:  
*Wayne Joseph*  
Vice Chairman:  
*Gregory Pacheco*  
2nd Vice Chairman:  
*Francis Smith*  
Secretary/Treasurer:  
*Florence Kubota*  
Directors:  
*Robert Kelihoomalū*  
*Myrna Watanabe*

### HOLIDAY SCHEDULE

Fourth of July - July 5  
Labor Day - September 6



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

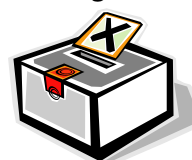


## VOTE FOR YOUR BOARD OF DIRECTORS

As a member of Big Island Federal Credit Union, you have a voice and a vote. Elections for Board of Directors will be held from Monday, July 19, 2010 through Thursday, July 22, 2010 at all three branches in Hilo, Puna and Kona during normal business hours. Stop by any branch for a list of the nominees.

Results will be announced on Friday, July 23, 2010 at 4:30pm at our Annual Meeting at the Hilo Branch.

You decide the success of our Credit Union, so don't forget to **VOTE!!**



## Our 2010-2011 Pocket Calendars Are Here!!

Pick yours up today at any of our three branches.

Available while supplies last!!



## NOTICE TO MEMBERS

Effective October 1, 2010, the Annual Percentage Yield of our Christmas Share Account will change from 3.04%APY\* to 1.26%APY\*.

\*APY=Annual Percentage Yield

## Good News For Quicken® and QuickBooks® Users!!

Big Island Federal Credit Union now allows Quicken® and QuickBooks® users to export their account information from our On-Line Branch. Downloading your account information directly into Quicken® and QuickBooks® lets you manage your finances quickly and effectively without manually entering each transaction.

Log on to our On-Line Branch at [www.bigislandfcu.com](http://www.bigislandfcu.com), view your account history and look for the **Export** link.

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