

The first chartered credit union in the State of Hawaii

First Quarter 2024

# \$15,000 in Scholarships Will Be Awarded in 2024!

We are so excited to announce that we will be increasing our total scholarship awards to \$15,000 in 2024! A total of nine (9) scholarships will be awarded: four (4) \$2,500 scholarships and five (5) \$1,000 scholarships.

As part of our ongoing commitment to education, we invite all eligible Big Island FCU members to apply for our cash scholarship awards:

- Students who will be or are attending a two-year post-secondary institution of higher learning such as a community college or junior college.
- Students who will be or are attending a four-year post-secondary institution of higher learning.
- Students that have earned a baccalaureate degree on or before December 2023 and are pursuing or will pursue an advanced degree.

Our Scholarship Committee will review and score all applicants based on academic excellence, personal achievements, community involvement, academic & career goals and letters of recommendation.\*

Formed as the Big Island Teacher's Federal Credit Union in 1936, Big Island Federal Credit Union remains committed to helping members succeed in their educational goals by offering scholarships. Applications are now available at any Big Island FCU branch or can be downloaded from bigislandfcu.com/scholarship-program.

\*Applicant must be a member in good standing of the Big Island FCU, a member can win an award only once, only one award per immediate family per year, applicant must be a Big Island FCU member prior to the deadline.

SCHOLARSHIP APPLICATIONS MUST BE SUBMITTED OR POSTMARKED BY MARCH 15, 2024

# OTHER SCHOLARSHIP OPPORTUNITIES...

Check out our Scholarship Search Tool\*. You can get matched with scholarships that fit you best based on your skills, activities, and interest. Visit https://www.smscholarships.com/partner/search.cfm?id=74&iframe=false, and fill out a Student Profile. You'll then be able to search a database of over 3.5 million scholarships worth more than \$18 billion! Check it out today!

Scholarship Search Tool is powered by Sallie Mae, Inc. © Sallie Mae, Inc. All rights reserved.



# Big Island FCU Participates In The 2023 Hawai'i Island Career Pathway Expo

On October 26, 2023, Big Island FCU participated in the 2023 Hawai'i Island Career Expo held at Aunty Sally's Lū'au Hale. There were a total of 15 Hawai'i Island High Schools and 735 students who participated in the event. The objective of this event is to offer students information about various career options, educational programs, and community volunteer and internship opportunities.

Our staff on site at the event discussed with attending students different job roles and departments within the Credit Union, and their different duties and responsibilities. They shared information on education and experience that can be helpful in a career with the Credit Union. The students also had an opportunity to play games and win prizes!



# BIG ISLAND FCU MEMBER APPRECIATION DAY & ANNUAL BUSINESS MEETING

On **Wednesday**, **March 13**, **2024**, please stop by any of our three branches for Member Appreciation Day. We will have a special gift for members to show how thankful we are for your patronage, loyalty, and continued support. Special aifts will be available while supplies last.

Our Annual Business Meeting will also be held on that day, Wednesday, March 13, 2024. The Business Meeting will start promptly at 4:30pm in our Keaau Branch lobby, located in the Shipman Industrial Park at 16-594 Kipimana Street. Only Big Island FCU members are allowed to attend the Business Meeting.

# **IMPORTANT - KEEP YOUR CONTACT INFORMATION CURRENT**

Have you moved? Changed your address, phone number or email? Don't forget to keep us informed! Having your correct contact information is critical to protecting your money and keeping your accounts safe.

Take a moment to verify your information and make sure its current.

- Call us at 808.935.9778
- Visit us in Hilo, Keaau or Kona
- Log into your Online Branch account, then go to Settings, Profile



























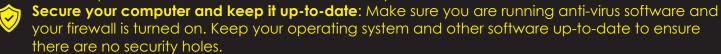
# NEAR OR FAR...RETIREMENT IS IN YOUR FUTURE



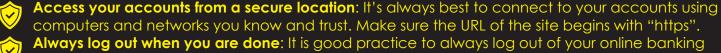


As the world advances in technology, fraudsters are also advancing and becoming more clever. Here are some tips to help minimize your risks and keep you safe:

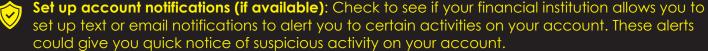








Always log out when you are done: It is good practice to always log out of your online banking session when you are finished. This will lessen the chance of session hijacking and cross-site exploits.



Monitor your accounts regularly: Monitoring your account on a regular basis will help you become aware of unauthorized transactions on your account. With online banking, you have access to your account 24/7. Take advantage of that and monitor your account on a regular basis.

Please also remember, Big Island FCU will **never** contact you directly to request any of your account information, including: social security number, credit or debit card number, security code or CVV, PIN, date of birth, address, or Online Banking information. If you feel you have been a victim of fraud or your account may have been compromised, please call us at 808-935-9778 immediately. Member vigilance is the most effective form of fraud prevention.

# Start earning points today.

- 1. Register
- 2. Earn
- 3. Reward

It's that simple.

# Visit www.uChooseRewards.com today and register to start earning points!

You'll earn points for all of your purchases - wherever you shop!

- Earn 1 point per \$3 when you use your Big Island FCU Visa® Debit Card
- Earn 1 point per \$1 when you use your Big Island FCU Visa® Credit Card
- Earn additional points by shopping at participating retailers in-store and online at www.uchooserewards.com.

Redemption options are endless! Redeem points for travel, gas, gift cards and more.

For more information, please visit contact any Big Island FCU branch or visit **www.uchooserewards.com**.







# uChoose Rewards

Earn every time you shop with your Big Island FCU Visa® Debit or Credit Card

### BIG ISLAND FCU BOARD OF DIRECTOR CANDIDATES

The following candidates were submitted by the Nominating Committee to fill the two (2) vacancies on Big Island FCU's Board of Directors. These position will be filled March 13, 2024 at the Annual Membership Business Meeting.

TERESA AGPOON - Teresa has been a member of Big Island FCU since October 2006 and has been on the Board since March 2022. She has also served on our Scholarship Committee since January 2018. Teresa is the Administrative Assistant at Hawai'i Affordable Properties, Inc. and is also a local business owner. She has also served on several local boards and committees. Teresa is committed to using her experience to serve the best interest of the Credit Union and its members.

**NECELYN YAMASHIRO** - Necelyn has been a member of Big Island FCU since November 2016 and has been on the Board since August 2017. She currently serves as the Board Treasurer, Necelyn is a Certified Public Accountant and a joint owner of a local business. Necelyn uses her skills and background as a CPA to serve the best interest of the Credit Union and its members.

#### **NOMINATIONS BY PETITION:**

The Nominating Committee is also currently accepting nominations by petition to fill the two (2) vacancies on the Board. The nominees must be a member in good standing with Big Island FCU, at least 18 years of age, and must be bondable by Big Island FCU's Fidelity Bond Company. Nominations made by petition must be signed by at least 1% (99 signatures) of the membership. Minimum age to sign the petition is 18. Petition forms are available at Credit Union offices. The deadline for receipt of the petition by the Committee is February 2, 2024.

For more information on nominations by petition, please call 808-935-9778.

### **BIG ISLAND FCU'S DEBT PROTECTION** WITH LIFE PLUS

Your financial safeguard against the unexpected



Life can take some unexpected turns. That's why there's Debt Protection with Life Plus

Financial Protection for the unexpected - protect the ones that matter most. Debt Protection with Life Plus could help your family's financial situation against a variety of covered life events: Death

- Involuntary Unemployment
- Disability

For additional protections, Life Plus can extend your Debt Protection with Life Plus to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- Accidental dismemberment
- Hospitalization or family medical leave

Terminal illness

- · Death of a non-protected dependent
- Things to know about Debt Protection with Life Plus:
  - It's easy Simple to apply for.
  - It's budget-friendly Comfortably fits into your monthly payment.
- It puts you at ease Rest easy, knowing you may be taken care of in so many problem situations.

Take an important step toward financial security. Ask us about Debt Protection with Life Plus today.

Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply.

Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

DP-3415592.1-0121-0423 CUNA Mutual Group @2021, All Rights Reserved.

# PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed and you may review our Policy and practices with respect to your personal information at bigislandfcu.com/privacy-policy or we will mail you a free copy upon request if you call us at 808-935-9778.



#### 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**

Martin Luther King Jr Day-January 15 Presidents' Day-February 19



with the Federal Fair Housing Lav and Equal Credit Opportunity Act

**Federally Insured by NCUA**