



2024 Hawai'i Island Fall Career Pathway Expo

Big Island FCU participated in the 2024 Hawai'i Island Fall Career Pathway Expo on November 14, 2024 at the Edith Kanaka'ole Multi-Purpose Stadium.

The Career Expo offered high school students from our Hawai'i Island schools information on various career options, educational programs, community volunteer and internship opportunities.

It was a great opportunity to share our knowledge and experience of the Credit Union industry and also to spread awareness of the uniqueness of Credit Unions and their contributions to local communities.

Pictured clockwise from top left: Kawehi Moku - Lending Manager, Destinee Pakani - Loan Interviewer, Cheyenne Doronio - Director of Operations, Kodie-Rae Nachor - Support Specialist

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 12, 2025 at the Annual Membership Business Meeting.

HENRY KAAIHUE JR. - Henry has been a member of Big Island FCU since April 2002 and has served on our Board of Directors since 2013. He currently serves as Chairman on the Board. Henry has been a successful business owner for many years and is committed to using his skills and business knowledge to provide oversight and strategic direction to Big Island FCU.

LOREN TSUGAWA - Loren has been a member of Big Island FCU since November 2015. He currently serves as Secretary on the Board. Loren previously served on Big Island FCU's Asset-Liability Committee and is currently the Chairman of Big Island FCU's Supervisory Committee. He is a Certified Public Accountant and is the Vice President of Finance for a large, local construction firm. Loren has a desire to serve his community and feels his expertise brings value to the Board of Directors.

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 January 31, 2025.

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

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](https://www.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 20
Presidents' Day-February 17



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

Federally Insured by NCUA

Big Island News

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

First Quarter 2025

2025 SCHOLARSHIP APPLICATIONS AVAILABLE NOW!!

Calling all eligible Big Island FCU members!! It's that time of year again!! We are excited to announce that we will be awarding a total of \$15,000 in scholarships in 2025!

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 2024 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.

Applicants 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.

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](https://www.bigislandfcu.com/scholarship-program).

SCHOLARSHIP APPLICATIONS MUST BE SUBMITTED OR POSTMARKED BY MARCH 14, 2025



BIG ISLAND FCU MEMBER APPRECIATION DAY & ANNUAL BUSINESS MEETING

MEMBER APPRECIATION DAY:

On Wednesday, March 12, 2025, please stop by any of our three branches to help celebrate Member Appreciation Day. We will have a special gift for members to show how grateful we are for your continued loyalty and support for the past 89 years! A special gift will be available to all members who visit the branch, while supplies last.

ANNUAL BUSINESS MEETING:

Our Annual Business Meeting will also be held on that day, Wednesday, March 12, 2025. The Business Meeting will start promptly at 4:30pm in our Kea'au 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.



SIGN UP FOR VISA® CREDIT CARD ESTATEMENTS

We're excited to announce that eStatements are now available for your Big Island FCU Visa® Credit Cards! On October 15, 2024, we moved to a new credit card processing system. One of the new features of the system allows members to sign up for eStatements for their credit cards.

IT'S FAST...EASY...SAFE...SECURE!!

In order for you to access your Big Island FCU Visa® Credit Card online and sign up for eStatements, you **must** be enrolled in Online Banking. Once enrolled, all you need to do to access your credit card information, and the new features, is click on your credit card account on the **Accounts** page. No more signing into two separate systems!

HOW DO I ENROLL IN ESTATEMENTS FOR MY CREDIT CARD?

- Log into your Online Banking account
- Click on your credit card account on the **Accounts** page, a new window will open
- Select the **Statements** tab on the top menu bar of the new window
- Click on **Paperless Statements** and select your delivery options
- View and acknowledge the **Terms & Conditions** and check the acknowledgment box
- Click the **Save Changes** button to proceed

Your statement option changes will take effect on the next billing cycle. You will be notified through email when your eStatements are available. You will also have up to 13 months of statements available to you online.

Any questions regarding credit card eStatements? Call us at 808.935.6665 or visit any branch.



what is an account takeover?

An account takeover is an attack in which cybercriminals take ownership of online accounts using stolen passwords and usernames. The cybercriminals then use these credentials to commit fraud. These bad actors purchase personally identifiable information (PII) from the dark web, often obtained from data breaches or from social engineering schemes such as phishing, vishing, or smishing attacks.

Stolen PII could include information such as name, address, email, phone number, date of birth, social media information, and account login information. This information provides the necessary credentials for a fraudster to pose as an account holder. Fraudsters can then engage with the account holder's financial institution and make changes to accounts or debit and credit card settings to execute fraud.

Don't be a victim of account takeover!

- Be cautious about what information you share online. Never easily provide personal information.
- If you are unsure about any call, text, or email you receive from a company, call them directly using contact information on their legitimate website.
- Request your credit report annually from the three main credit reporting agencies (Experian, Equifax, and TransUnion) or through annualcreditreport.com

Mahalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employee for their years of service and continued dedication to the Credit Union and its members. We appreciate you!!

ARIANA RAMO-SEGOVIA - COMPLIANCE AND SECURITY OFFICER - 5 YEARS



WATCH FOR IMPORTANT TAX FORMS COMING SOON!



Please be sure to watch your mail for some important tax forms from Big Island FCU.

- **FORM 1099-INT** - For members who have earned \$10 or more in dividends
- **FORM 1098** - For members who have paid \$600 or more in mortgage interest
- **FORM 1099-R** - For members who have made a distribution of \$10 or more from an IRA account

Make sure to save these forms for your tax preparation. If you did not receive a form and feel you should have, please contact us at 808-935-9778. This information can also be found on your December member statement.



Big Island
Federal Credit Union

*Get access to your money from
thousands of locations nationwide!*

Are you a frequent traveler? Moved to a different state? Then you know how important it is sometimes to complete in-person transactions. Credit union members still want the convenience and peace of mind knowing they can visit a branch near or far. As a member of Big Island FCU, you have options for accessing your money. Our credit union is a part of one of the largest branch networks in the financial industry, the CO-OP Shared Branch network. This network has more than 5,000 credit union branches nationwide.

This means, wherever you are, a CO-OP Shared Branch location is near you. You can perform any of the following in-person transactions:

- Account inquiries
- Make deposits and withdrawals
- Make loan payments and advances
- Transfer money

To access your Big Island FCU account at a CO-OP Shared Branch location, you'll need to provide the following information:

- Credit Union Name: Big Island FCU
- Big Island FCU member number
- A valid US/Government issued picture ID with signature

To find a CO-OP Shared Branch nearest you, visit co-opcreditunions.org/locator or look for the "CO-OP Shared Branch" logo on the door of any credit union branch.



Surcharge-Free ATM Locations

In addition to our Big Island FCU owned ATMs at our branches, members can also use their Big Island FCU Visa® Debit Card to perform up to six (6) surcharge-free transactions per month at any First Hawaiian Bank ATM.

First Hawaiian Bank has over 200 ATM locations in Hawaii (27 located on Hawai'i Island), Guam and Saipan.