

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!!

AURIELLE SAMBUENO - LOAN OFFICER - 5 YEARS



Pictured clockwise from top left: Destinee Pakani - Collections Manager, Ariana Ramo-Segovia - Compliance & Security Officer, Kawehi Moku - Lending Manager, Kodie-Rae Nachar - Support Specialist

BIG ISLAND FCU BOARD OF DIRECTOR CANDIDATE

The following candidate was submitted by the Nominating Committee to fill the one (1) vacancy on Big Island FCU's Board of Directors. This position will be filled on March 11, 2026 at the Annual Membership Business Meeting.

LENNY SUGIYAMA - Lenny has been a member of Big Island FCU since August 1987 and has served on our Board of Directors since 2020. He currently serves as Vice Chairman on the Board. Lenny previously served on the Board of another local Credit Union for 12 years, which allowed him to gain a lot of knowledge on the Credit Union movement by attending various training and workshops that focused on Board governance, Credit Union financials and regulatory requirements. He also currently serves as a volunteer with the Hawaii County Police Department since 1993. Over the years, he has watched the Credit Union grow and improve member experience and feels he can use his knowledge to help make the best decisions for Big Island FCU and its members.

NOMINATIONS BY PETITION:

The Nominating Committee is also currently accepting nominations by petition to fill the one (1) vacancy on the Board. The nominee 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% (96 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 30, 2026.

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 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
Ph: (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
loans@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 19
Presidents' Day-February 16



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

Federally Insured by NCUA

A PUBLICATION OF THE



The first chartered credit union in the State of Hawaii

First Quarter 2026

**\$15,000 IN
SCHOLARSHIPS
WILL BE AWARDED
IN 2026!!**



We are excited to announce, it's that time of year again!! Big Island FCU will be awarding \$15,000 in scholarships in 2026!

A total of nine (9) scholarships will be awarded: four (4) \$2,500 scholarships and five (5) \$1,000 scholarships.

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 2025 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.

All applicants must be a Big Island FCU member prior to the deadline and must be a member in good standing. Members can win an award only once. Only one award per immediate family per year is allowed.

Don't delay and miss this opportunity to invest in your future!!
Get your applications in!

Originally formed as 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.

**Scholarship Applications Must Be Submitted
Or Postmarked By MARCH 13, 2026**



BIG ISLAND FCU MEMBER APPRECIATION DAY & ANNUAL BUSINESS MEETING

MEMBER APPRECIATION DAY:

On Wednesday, March 11, 2026, please stop by any of our three branches to help celebrate Member Appreciation Day. To show how grateful we are for your continued loyalty and support, we will have a special gift for all members who visit the branch. Gifts will be available while supplies last.

ANNUAL BUSINESS MEETING:

Our Annual Business Meeting is also scheduled for that day, Wednesday, March 11, 2026. 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.

COMING SOON TO YOUR MOBILE WALLET!!



We are excited to announce that you will soon be able to add your Big Island FCU Visa® Debit Card and Credit Card to your mobile wallet!

Over the next several weeks, we will be completing the implementation of tokenizing our debit cards and credit cards. This will allow you to add your Big Island FCU cards to your wallet app and enjoy easy, secure payments from your device at participating retailers.

You'll be able to add your Big Island FCU Visa® Debit Card and Credit Card to your mobile wallet for Apple Pay, Google Pay, and Samsung Wallet*.

What is tokenization? Tokenization is a technology that replaces your card number with a unique 16-digit token number for your specific device. The token is used for processing your transactions instead of your real card number. This makes digital payments more secure by preventing sensitive account information from being seen by merchants or stored in their systems, which could potentially be compromised through cyberattacks. For added security, many devices also authenticate transactions with a passcode, fingerprint, or facial recognition technology.

Implementation is scheduled to be completed by February 2026. Give us a call at 808-935-9778 or visit us at bigislandfcu.com for more information!



*Apple Pay is a trademark of Apple Inc. The company has registered this and other trademarks in the U.S. and other countries and regions. Google Pay is a trademark of Google, LLC. Samsung Wallet is a trademark of Samsung Electronics Co., Ltd.

Have you opened your Christmas Share Account for 2026?

There's still time! If you already had a Christmas Share Account in 2025, be sure to make a deposit by January 31, 2026 to keep your account open. You can also open new Christmas Share Accounts up until January 31, 2026. Monies deposited into your Christmas Share Account in 2026 will be transferred to your Big Island FCU Share or Share Draft Account, whichever you designate, on October 1, 2026. Start saving now for a stress free Holiday Season!!

NCUSIF SHARE INSURANCE COVERAGE: How Does It Work?

At Big Island FCU, we encourage our members to save regularly to build economic security for themselves and their families. Federally insured credit unions offer a safe place for you to save your money, with deposits insured by the NCUSIF up to at least \$250,000 per individual depositor.

What is the NCUSIF?

The National Credit Union Share Insurance Fund (NCUSIF) was created by Congress in 1970 to insure members' deposits in federally insured credit unions. The National Credit Union Administration (NCUA) is the independent agency that administers the NCUSIF. Federally insured credit unions maintain 1% of their deposits in the Share Insurance Fund. In the unlikely event of a credit union failure, the NCUSIF covers the balance of each member's account, dollar-for-dollar up to the insurance limit. Like the FDIC's Deposit Insurance Fund, the NCUSIF is a federal insurance fund backed by the full faith and credit of the United States government.

How does Share Insurance protect my money?

Deposits at all federal credit unions, and the vast majority of state-chartered credit unions, are covered by NCUSIF protection, and not one penny of insured monies has ever been lost by a member of a federally insured credit union. The Share Insurance coverage applies to accounts such as regular shares, share drafts, term share certificates, and certain other accounts offered by a federally insured credit union.

Historically, insured funds are available to members within just a few days after the closing of an insured credit union. Failures of federally insured credit unions are rare because only those with sound operational standards qualify to receive NCUSIF coverage. The NCUA also regularly reviews the operations of all federal credit unions and works closely with state regulatory authorities to evaluate federally insured, state-chartered credit unions.

For more information about NCUA's Share Insurance coverage or other financial literacy information, visit mycreditunion.gov. This website, provided by NCUA, offers financial tips covering everything from taxes to saving for your child's education. It provides credit union members with the information needed to make smarter financial decisions for a solid financial future.

YOUR MONEY IS SAFE WITH US!



How does share insurance work?. MyCreditUnion.gov. (2025, February 4). <https://mycreditunion.gov/protect-your-money/share-insurance/how-does-share-insurance-work>

BIG ISLAND FCU'S DEBT PROTECTION WITH LIFE PLUS

Consider Debt Protection with Life Plus before the unexpected happens.

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:

- Involuntary Unemployment
- Disability

• Death

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
- Terminal illness

• Hospitalization or family medical leave

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.

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 contract for a full explanation of the terms. You will receive the contract before you are required to pay for 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.

Protect the things that matter most.