

A PUBLICATION OF THE



# Big Island

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## Federal Credit Union

The first chartered credit union in the State of Hawaii

Second Quarter 2024

### *Congratulations To Our President & CEO For 25 Years of Service*

Nicole Aguinaldo, President & CEO, celebrated her 25th year with Big Island Federal Credit Union. Nicole began her career with Big Island FCU in January 1999, but has over 28 years of experience in the Credit Union Industry.



Her career at Big Island FCU began in the Lending Department and in 2009, she graduated from Western CUNA Management School. Nicole has held various positions in the Credit Union. In July 2013, she was promoted to Executive Vice President, and on August 28, 2015, she was appointed by the Board of Directors to President & CEO. Nicole is also currently a Director on the Board of the Hawaii Credit Union League and sits on other local boards and committees.

We want to wish Nicole a big **CONGRATULATIONS** on her accomplishments and also a big **MAHALO** for her dedication to Big Island Federal Credit Union, its members, and staff!

### **2024 MEMBER APPRECIATION DAY**

Big Island FCU held its 2024 Member Appreciation Day on Wednesday, March 13, 2024. All members who visited the branches were given a full size Big Island FCU umbrella, while supplies lasted.

Members were also entered into random drawings to win gift certificates and gift cards from local merchants. A total of \$700 in prizes were awarded to members.



**Mahalo to our membership** ❤️

### **2024 ANNUAL BUSINESS MEETING**



**Board of Directors & Years of Service Recipients**  
Left to right: Vice Chairman - Lenny Sugiyama, Director - Teresa Agpoon, President & CEO - Nicole Aguinaldo, Keaau Branch Manager - Shandelere Queja, Hilo Branch Operations Supervisor - Tiffany Haines.

Our Annual Business Meeting was also held on Wednesday, March 13, 2024, at our Keaau Branch in the Shipman Industrial Park.

We are happy to announce that Teresa Agpoon and Necelyn Yamashiro were elected to fill the two vacancies on the five member Board of Directors for a three-year term. Congratulations Teresa and Necelyn!

Years of Service awards were presented by our Board Vice Chairman, Lenny Sugiyama, to Nicole Aguinaldo (25 years), Shandelere Queja (5 years), and Tiffany Haines (5 Years).

## 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!!

**MD MONIRUZZAMAN - CHIEF FINANCIAL OFFICER - 10 YEARS**

## Big Island FCU Participates in HHS's Financial Reality Fair

On March 7, 2024, Big Island FCU participated in Hilo High School's Financial Reality Fair. The Fair was sponsored by Hawaii Community Federal Credit Union.

The Fair is a project designed to teach financial literacy to high school seniors. It is a fun, hands-on way for students to learn about managing personal finances. Credit Union staff and other community volunteers assisted students in making decisions about everyday expenses and provide financial advice to help them keep a real-life budget. They simulated different life scenarios, such as, having children, having a spouse, purchasing a home, paying debt, saving money, and more.

Mahalo to Hawaii Community Federal Credit Union and Hilo High School for hosting and inviting us to the event!



## QR coding: the new phishing scam

QR codes are everywhere these days. You may have scanned one to board a flight, see the menu at a restaurant or get into a concert or sporting event. Unfortunately, scammers can hide harmful links in QR codes to steal personal information through spoofed sights or malware.

Here are some helpful tips to help protect yourself:

- If you see a QR code in an unexpected place, inspect the URL before you open it.
- Don't scan a QR code in an email or text message you weren't expecting, especially if it urges you to act immediately.
- Protect your phone by installing critical updates and patches.
- Protect your online accounts with strong passwords and, if available, multi-factor authentication.

## REGAL® PREMIERE MOVIE TICKETS

As a member of Big Island Federal Credit Union, you can purchase discounted movie tickets that can be redeemed at any Regal® Cinema Theater nationwide.

These make the perfect gift for others (or yourself)! The Regal® Premiere Movie tickets are accepted for any movie and they never expire.

Get them today for only **\$9 each!** Stop by any of our branches to purchase yours today.



### HILO

66 Lono Street  
Hilo, Hawaii 96720  
Ph: (808) 935-9778  
Loan Dept.: (808) 935-6665  
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

### KEAAU

16-594 Kipimana Street  
Keauu, Hawaii 96749  
Ph: (808) 930-2600  
Loans: (808) 930-2610  
Mon-Fri 8:30am-5:00pm

### WEBSITE

[www.bigislandfcu.com](http://www.bigislandfcu.com)

### EMAIL

[info@bigislandfcu.com](mailto: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

Memorial Day - May 27  
Staff Training - June 11  
Juneteenth - June 19  
Fourth of July - July 4



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

**Federally Insured By NCUA**