



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Second Quarter 2025

MEMBER APPRECIATION DAY & ANNUAL BUSINESS MEETING

Member Appreciation Day was held on Wednesday, March 12, 2025. All members who visited the branches were given a red Big Island FCU reusable acrylic cup, while supplies lasted.

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

Our Annual Business Meeting was also held on Wednesday, March 12, 2025, at our Keaau Branch in the Shipman Business Park.

We are happy to announce that Henry Kaaihue, Jr. and Loren Tsugawa were elected to fill the two vacancies on the five member Board of Directors for a three-year term. Congratulations Henry and Loren!



Board of Directors (Left to right): Teresa Agpoon - Director, Henry Kaaihue, Jr. - Chairman, and Necelyn (& Max) Yamashiro - Treasurer



Staff Years of Service Awards (Left to right): Cheyenne Doronio (5 Years), MD Moniruzzaman (10 Years), Chairman Kaaihue, and Ariana Ramo-Segovia (5 Years)

Big Island FCU Participates in Keaau Middle School Career Day



Left to right: Anuheia Chang - Loan Supervisor, Aurielle Sambueno - Loan Interviewer

On Friday, March 7, 2025, Big Island FCU participated in Keaau Middle School's Annual Career Day.

Big Island FCU staff shared information about Credit Unions, and the different career paths available, through two 45 minute presentations. The students were engaged and asked great questions! It was a great event!

Mahalo Keaau Middle School for inviting us!

Mahalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employees who reached milestone anniversaries in the 1st Quarter of 2025. Mahalo for your years of service and continued dedication to the Credit Union and its members. We appreciate you!!

CHEYENNE DORONIO - DIRECTOR OF OPERATIONS - 5 YEARS
MEL PAGAY - VICE PRESIDENT OF ADMINISTRATION - 20 YEARS

Kamehameha Schools Kula Waena 2025 Lā 'I'ini

On Wednesday, February 5, 2025, Big Island FCU participated in the annual Lā 'I'ini for Kamehameha Schools Hawai'i Kula Waena.

Our Kamehameha Schools Hawai'i alumni participated in this great event! They had an awesome time sharing their career and life experiences with the students.

Mahalo for having us KSH!!



Left to right: Cheyenne Doronio - Director of Operations, Kawehi Moku - Lending Manager



roses are red, violets are blue,...
...don't let cybercriminals make a victim of you!!

Having our whole world online has created an opportunity for cybercriminals to construct another scam in hopes of an easy payday.

Don't let a thief steal your heart...or your money. Watch for these signs that your "true love" might be a romance scammer who'll leave you with a broken heart and empty bank account.

- ▶ You've only met online - Never met in-person or they live out of the country
- ▶ They profess their love quickly - Lavish you with attention and compliments
- ▶ They ask for money - Suddenly need money for an emergency

If you've been targeted by a romance scammer, don't send money in any form and cut off contact!

NOTICE TO MEMBERS - FUNDS AVAILABILITY CHANGE IN TERMS

Effective **July 1, 2025**, Big Island FCU will revise its Funds Availability Policy to expedite the availability of funds subject to certain check holds for deposits to a share draft account. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold

The first \$225 of your deposit will be available on the first (1st) business day - **will increase to \$275.**

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if - You deposit checks totaling more than \$5,525 on any one day - **will increase to \$6,725.**

Special Rules for New Accounts

- Funds from deposits of wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, will be available on the first (1st) business day after the day of your deposit - **will increase to \$6,725.**
- Any excess funds over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit - **will increase to \$6,725.**



HILO

66 Lono Street
Hilo, Hawaii 96720
(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
Keaau, Hawaii 96749
Ph: (808) 930-2600
Loans: (808) 930-2610
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

Good Friday - April 18
Memorial Day - May 26
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