



# Big Island

## Federal Credit Union

The first chartered credit union in the State of Hawaii

Third Quarter 2024

## Congratulations 2024 Scholarship Recipients!

We are so excited to announce our 2024 Big Island Federal Credit Union Scholarship Recipients! A total of \$15,000 was awarded this year. All applicants were reviewed and scored by our Scholarship Committee based on academic excellence, personal achievements, community involvement, academic & career goals, and letters of recommendation.

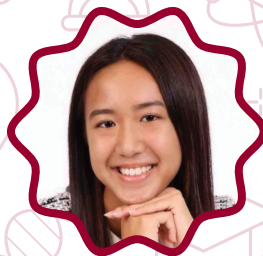
**\$2,500**



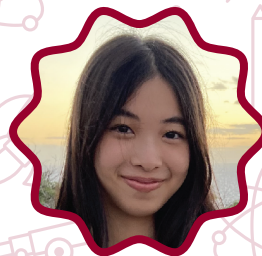
*Maya Kaneshiro*  
Waiakea High School



*Sean Scriville*  
University of Hawaii at Hilo



*Chloe Takahashi*  
Waiakea High School



*Tiffany Yamashita*  
Hilo High School

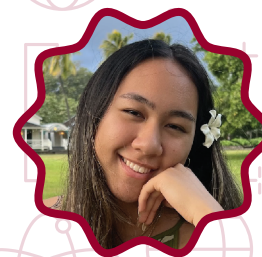
**\$1,000**



*Chazz Agpoon*  
Grand Canyon University



*Jocelyn Cabarloc*  
University of Hawaii at Hilo



*Maluhia Nahuina*  
Portland State University



*Gavin Nishida*  
Waiakea High School

*Best wishes for your  
next adventure!*



*Stone Scicchitano*  
Keaau High School

## 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!!

**KAWEHI MOKU - LENDING MANAGER - 5 YEARS**

Free up some cash  
to have some fun!

# Summer

skip-a-payment



## Skip Your July or August Loan Payment\*...

...and help support our local Food Bank.  
We are donating 50% of all fees from  
our Skip-A-Payment Promotion to The  
Food Basket, Hawai'i Island's Food Bank.



THE  
FOOD BASKET  
HAWAII ISLAND'S FOOD BANK

### CHANGE-IN-TERMS

#### \*Skip-A-Payment Terms, Fees and Disclosures

Skip-A-Payment fee per loan \$30.00. Fee(s) will be deducted at the time of request from the Big Island FCU share account selected during the set up process. Request(s) will be denied if there are insufficient funds for fee(s). By skipping a payment, the maturity or final payment date as disclosed on the note, Truth in Lending Disclosure, and/or Security Agreement and Disclosure Statement will be extended beyond the date originally disclosed. FINANCE CHARGES will continue to accrue at the rate provided on the note, Truth in Lending Disclosure, and/or Security Agreement and Disclosure Statement. Real Estate loans (all types), Home Equity Lines of Credit, VISA credit cards are not eligible. Loans which have been modified or on a Temporary Payment Agreement are not eligible. All loans, including loans that you may be a cosigner or cosigner on, more than 10 days past due are not eligible for a Skip-A-Payment. If you caused BIFCU a loss (share or loan) on any individual or joint account, you are not eligible. All share accounts must be in good standings. No shares may have a negative balance, and all loans must be current at the time of request. Regular payments will resume on the first regular payment date of the month following the skip. If previously elected, Credit Life and/or Credit Disability or Debt Protection premiums will continue being added to the loan during the extended term in order for benefits to continue. If you currently have a Collateral Protection Insurance policy enforced, you are not eligible for a Skip-A-Payment. If you have GAP insurance on your automobile loan, the coverage will not extend beyond the original maturity date of the loan nor will GAP cover the deficiency balance arising from skipped payments as disclosed in the Guaranteed Asset Protection Contract. All Skip-A-Payment requests are subject to approval. Restrictions may apply. This offer ends on August 31, 2024.

## WIRE TRANSFER SCAMS

Scammers pressure people to wire money because it's easy to take your money and disappear. Wiring money is like sending cash, once you send it, you usually can't get it back. Don't be a victim of a wire transfer scam. Here are some questions we'll ask when you request an outgoing wire transfer:

- Are you wiring money to someone you never met in person?
- Are you wiring this money using funds from a check you recently deposited from someone you never met in person?
- Are you wiring this money in response to an offer you received through the internet, mail, or telephone?
- Have you been contacted by a company advising you that you have a virus on your computer or a lock on your account?
- Were you instructed to wire money for any of the following?
  - ◆ To claim an inheritance, lottery, or prize winnings
  - ◆ To pay for taxes or fees
  - ◆ To reimburse someone for overpayment
  - ◆ To assist a family member you been told has been injured or arrested

If you answered "YES" to any of these questions, this is a **RED FLAG**. This transaction may be a scam. Scammers may even coach you on how to respond to questions we may ask. If you feel you have been a victim of a wire scam, please contact us immediately.



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

### EMAIL

[info@bigislandfcu.com](mailto:info@bigislandfcu.com)  
[loans@bigislandfcu.com](mailto: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

Independence Day - July 4  
Labor Day - September 2  
Staff Training - October 14



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

**Federally Insured By NCUA**