



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Third Quarter 2025

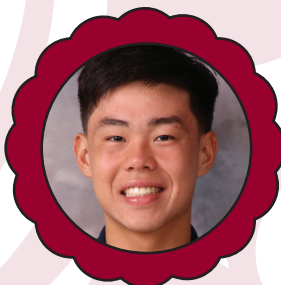
Congratulations To Our 2025 Scholarship Recipients!

We are excited to announce our 2025 Big Island FCU Scholarship Recipients! A total of \$16,000 was awarded in 2025. Our Scholarship Committee reviewed and scored applicants based on academic excellence, personal achievements, community involvement, academic & career goals, and letters of recommendation.

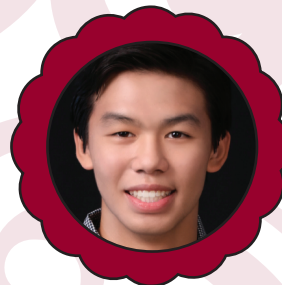
\$2,500



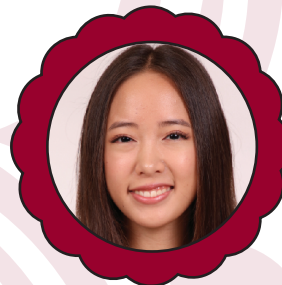
Pascal Cabuzel
University of
Southern California



Boston Kobayashi
Waiakea High School

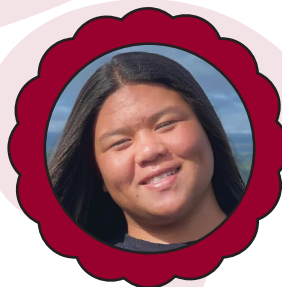


Matthew Okuda
University of the Pacific



Isabella Oyer
Waiakea High School

\$1,000



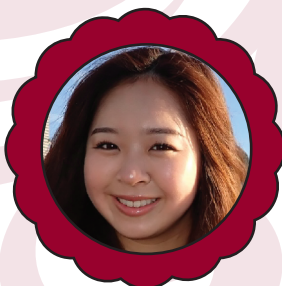
Tehani Chinen
Waiakea High School



Lehani Coloma
Kamehameha Schools Hawaii



Kamaha'o Halemanu
Kamehameha Schools Hawaii



Sara Igawa
Seattle University



Kaipo'i John Murray
University of Hawaii at Hilo



Mariah Urushiyama
University of Hawaii at Hilo

Mahalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employees who reached milestone anniversaries in the 2nd Quarter of 2025. Mahalo for your years of service and continued dedication to the Credit Union and its members. We appreciate you!!

DEENA GUSHIKEN - MEMBER SERVICE REPRESENTATIVE - 10 YEARS

KRISTY HARDY - KONA BRANCH MANAGER - 10 YEARS

RONETTE SHIMAOKA - CHIEF ADMINISTRATIVE OFFICER - 30 YEARS



Skip Your July or August Big Island FCU Loan Payment*...

**WALK TO END
ALZHEIMER'S**

ALZHEIMER'S ASSOCIATION

...and help support the Alzheimer's Association. We will be donating 50% of all Skip-A-Payment fees to the Alzheimer's Association-Hawaii Island Walk to End Alzheimer's.

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, 2025.

REMINDER - CHANGES TO OUR FUNDS AVAILABILITY POLICY

Effective **JULY 1, 2025**, Big Island FCU has revised its Funds Availability Policy to expedite the availability of funds subject to certain check holds for deposits to a share draft account. Available amounts have been increased for the below hold policies.

Reservation of Right to Hold

The first \$225 of your deposit will be available on the first (1st) business day - **has increased 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 - **has increased 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 - **has increased 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 - **has increased to \$6,725.**



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
Keau, 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

Independence Day - July 4

Labor Day - September 1

Staff Training - October 13



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

Federally Insured By NCUA