



The first chartered credit union in the State of Hawaii

Fourth Quarter 2023





ig Island News

2023 Children's Miracle Network Champion

MAHALO FOR SUPPORTING KAPI'OLANI MEDICAL CENTER FOR WOMEN & CHILDREN!

Through our Summer Skip-A-Payment promotion, members were able to skip their July or August Ioan payment and help support the Children's Miracle Network Hospitals. 50% of all skip fees collected were donated to our Iocal CMN Hospital, Kapi'olani Medical Center For Women & Children.

A total of **\$5,805** was donated to support our local CMN Hospital!! We are so grateful to all who participated in our promotion and to all who contributed! **V**

Children's Miracle Network Hospitals

Mañalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employees for their years of service and continued dedication to the Credit Union and its members. We appreciate you!!

TIFFANY HAINES - OPERATIONS SUPERVISOR - 5 YEARS SHANDELERE QUEJA - KEAAU BRANCH MANAGER - 5 YEARS



75 Years of International Credit Union Day®

Thursday, October 19, 2023, marks the 75th anniversary of International Credit Union Day[®]. Credit unions were built on the principle of "people helping people." This philosophy has been in action for more than 100 years with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. We are honored to be a part of this tradition.

Please stop by any branch on that day for refreshments.

Mahalo for being a member of Big Island FCU!!

<u>Christmas Share Funds Are Available Now!!</u>

Funds in your Christmas Share Account were transferred to your Share or Share Draft Account on October 1, 2023. Please review your account and contact us if you have any questions.

Didn't open an account for this year? Open an account to start saving money for next Christmas! New Christmas Share Accounts can be opened from now until January 31, 2024. Stop by one of our branches and get started today!

NOTICE OF NOMINATION AND ELECTION PROCEDURES FOR BOARD OF DIRECTORS

Two (2) vacancies on the five (5) member Board of Directors will need to be filled at the Annual Business Meeting scheduled for March 13, 2024.

NOMINATIONS

Nominations for these offices shall be made in 3 ways:

- 1. **Committee Nominations:** Nominations to fill the vacancy will be made by the Nominating Committee and presented to the Board of Directors by December 14, 2023.
- 2. **Petitions:** If any member becomes interested in being a nominee, a petition signed by at least 1% of the members (99 signatures) will enable his/her name to be on the ballot. Minimum age to sign the petition is 18. Petition forms will be available at the Credit Union offices. Deadline for receipt of the petition by the Committee is February 2, 2024.
- 3. Nominations from the Floor: Only if an office does not have any nominee will the Chairperson receive nominations from the floor at the Annual Meeting.

BALLOTING

- 1. Elections will not be held when there is only one nominee for each position.
- 2. Balloting will be conducted at the Hilo, Keaau and Kona Big Island FCU offices during regular office hours for the 3-day period from February 28, 2024 to March 1, 2024.
- 3. Results will be announced at the Annual Meeting on March 13, 2024.

QUALIFICATIONS FOR OFFICE

- 1. Must be a member in good standing with Big Island FCU
- 2. Must be at least 18 years of age
- 3. Must be bondable by Big Island FCU's Fidelity Bond Company

Sincerely, Loren Tsugawa, Secretary, Board of Directors



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

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

Staff Training - October 9 Veteran's Day - November 10 Thanksgiving - November 23 Christmas - December 25 New Year's - January 1



with the Federal Fair Housing Law and Equal Credit Opportunity Act

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