



The first chartered credit union in the State of Hawaii

Fourth Quarter 2025

INTERNATIONAL CREDIT UNION DAY THURSDAY, OCTOBER 16, 2025

Why do hundreds of millions of people worldwide choose credit unions? Because each credit union puts an emphasis on providing service to its members and local communities. That local service—community by community—contributes to a global reach that touches more than 411 million members. As cooperative and democratic financial institutions, credit unions' success depends on the success of their members and their community. Your best interest is in our best interest.

This October 16, Big Island FCU will join more than 74,000 credit unions from 104 countries to celebrate the 77th anniversary of International Credit Union Day®. Credit unions strive to make the world a better place for their members by offering affordable rates and high-quality service that simplify their lives and empower them to meet their financial goals.

Visit any Big Island FCU branch on Thursday, October 16, 2025 for refreshments.

Mahalo for being a member of Big Island Federal Credit Union!



Mahalo For Supporting The Alzheimer's Association

We want to send a big **MAHALO** to all of our members who participated in this year's Summer Skip-A-Payment promotion. Members were able to skip their July or August loan payment on qualified loans and help support The Alzheimer's Association Walk to End Alzheimer's. The event was held on Saturday, September 20, 2025 at Lili'uokalani Gardens.

50% of all Summer Skip-A-Payment fees collected were donated to the Walk to End Alzheimer's event. A total of **\$4,935** was donated to this great organization!

**WALK TO END
ALZHEIMER'S**
ALZHEIMER'S ASSOCIATION®

We Have The Right Credit Card For You

- **Competitive low rates**
- **No annual fee, balance transfer fee or cash advance fee***
- **Accepted worldwide**
- **Earn uChoose Rewards® points for purchases**



**BIFCU Visa Classic
Credit Card**



**BIFCU Visa Gold
Credit Card**

Call us today at 808-935-6665 for more information

*Other fees such as late fees, returned check fees, and foreign transactions fees may apply. For a full list of fees, please visit blgislandfcu.com/fee-schedule.

Cybersecurity: Protect yourself against digital threats

Cybersecurity involves any activity, people, or technology you use to avoid security incidents, data breaches, or loss of critical systems. Effective cybersecurity prevents damage to your systems and keeps your accounts safe despite any threats that come its way.

Common Types of Cyber Crimes:

- **Phishing** - Scammers send an email, text, or message on social media that appears to be from a legitimate business and lure you into providing confidential information.
- **Spoofing** - Scammers falsify an email address, sender name, phone number, or website URL and trick you into believing it is from a trusted source.
- **Card Skimmers** - Illegal devices installed on ATMs, gas pumps, and payment terminals that capture your PIN.
- **Ransomware** - A type of malicious software (malware) that prevents you from accessing your computer files, systems, networks, or cell phone.

How to Protect Yourself:

Despite how common cyber threats are, there are some steps you can take to protect yourself. Make sure you have up to date endpoint protection on all devices, use strong passwords and multi-factor authentication (if available), monitor your accounts, and setup account alerts.

Report Cyber Crime:

Internet-related crime, like any other crime, should be reported to appropriate authorities. Please call us at 808-935-9778 if you have been a victim of cyber crime. You can also file a report with the Internet Crime Complaint Center (IC3) at <https://www.ic3.gov/>.

NCUA. (2025, February 4). Cybersecurity. MyCreditUnion.gov.
<https://mycreditunion.gov/protect-your-money/prevention/cybersecurity>



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 13
Veteran's Day - November 11
Thanksgiving - November 27
Christmas Eve - December 24,
Close at 12:00pm
Christmas - December 25
New Year's Eve - December 31,
Close at 2:00pm
New Year's - January 1



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

Federally Insured By NCUA

2025 Christmas Share Account Funds Are Available

On October 1, 2025, monies deposited into your Christmas Share Account were transferred to your Share or Share Draft Account. Please review your account and contact us if you have any questions.

Your Christmas Share Account will remain open for 2026 as long as your deposits continue. So start saving today for Christmas 2026! Don't have a Christmas Share Account? New accounts can be opened from now until January 31, 2026. Stop by one of our branches and get started today!



NOTICE OF NOMINATION AND ELECTION PROCEDURES FOR BOARD OF DIRECTORS

One (1) vacancy on the five (5) member Board of Directors will need to be filled at the Annual Business Meeting scheduled for March 11, 2026.

NOMINATIONS

Nominations for this office 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 11, 2025.
2. **Petitions:** If any member becomes interested in being a nominee, a petition signed by at least 1% of the members (97 signatures) will enable their 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 January 30, 2026.
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 25, 2026 to February 27, 2026.
3. Results will be announced at the Annual Meeting on March 11, 2026.

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