



The first chartered credit union in the State of Hawaii

Fourth Quarter 2026

INTERNATIONAL CREDIT UNION DAY THURSDAY, OCTOBER 15, 2026

On Thursday, October 15, credit unions in our community and worldwide will come together to celebrate International Credit Union Day® and the role that financial cooperatives play in improving the communities they serve and the lives of their members. This year's theme, "**A Steady Signal in a Noisy World**", reminds people that in a world full of noise, uncertainty and constant change, credit unions remain a steady signal: rooted in trust, people and community. This year's ICU Day visual identity highlights exactly that — real people creating real connection and impact.

Credit unions are unique because they are not-for-profit, democratically controlled, member-owned cooperatives. Credit unions pool their members' assets to provide low-cost loans and other financial services to serve the best interest of members, not to earn shareholder profits.



**Cooperative Finance:
A Steady Signal
in a Noisy World**

**Please stop by any of our branches on
Thursday, October 15, 2026 for refreshments.**

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

Summer Skip-A-Pay Promotion Raises Money for The Arc of Hilo

Over the past several years, Big Island FCU has donated 50% of all Summer Skip-A-Payment Promotion fees to a local non-profit. During the Promotion, eligible members are able to skip their July or August loan payment on qualified loans.

This year, we are so proud to have partnered with The Arc of Hilo. Since 1954, The Arc of Hilo has helped developmentally challenged live productive lives in our community.

A total of **\$4,755** was donated to this great organization!
Mahalo to all of our members who made this possible!!



2026 Christmas Share Funds Are Available Now!

On October 1, 2026, monies in your Christmas Share Account were transferred to your Share or Share Draft Account. Review your account and contact us if you have any questions.

Your Christmas Share Account will remain open for 2027 as long as your deposits continue. Don't have a Christmas Share Account? Accounts can be opened from now until January 31, 2027.

Stop by one of our branches and get started today!



Mahalo For Your Service & Dedication!!

Big Island FCU would like to recognize the following employee who has reached a milestone anniversary in the 3rd Quarter of 2026. Mahalo for your years of service and continued dedication to the Credit Union and its members. We appreciate you!!

DESTINEE PAKANI - COLLECTIONS MANAGER - 5 YEARS

YOUR CARDS, YOUR RULES, WITH CONTROLS AND ALERTS

Always stay in control of when, where, and how your cards are used

We're excited to announce we have an easier way for you to manage your Big Island FCU Visa® Debit and Credit Cards. This service is available now in our mobile app and in our Online Banking platform! You call the shots with your cards. Take control with real-time alerts and custom settings to reduce potential fraud, monitor spending and turn off certain transaction types. Stay secure and spend smarter!

Our upgraded card experience puts more control, convenience, and safety in your hands. Look for the **Cards** option in our mobile app or **My Cards** option in Online Banking.

You'll be able to perform the following:

- Lock/unlock your card
- Review recent transactions
- Set spend limits
- Manage travel plans
- Location, transaction, and merchant controls
- Report a lost/stolen card
- Set a PIN
- Receive real-time fraud alerts
- Push cards to digital wallets



Log into our mobile app or Online Banking today!

Data rates may apply. Check with your mobile phone carrier for details.

How Do Passkeys Work?



Yes, passwords can be exhausting! "Create long, unique, and complex passwords for every account." "Remember them all and don't reuse them." It's no wonder so many people fall back to weak, easy-to-remember passwords and reuse the same ones over and over again!

A passkey is a way to sign into an account without typing a password. It uses something you have (your phone, tablet, or computer), something you are (your fingerprint or face), or something you know (your device PIN). Like when you unlock your phone with Face ID, your fingerprint sensor, or your device PIN. The good news is, passkeys are already available on most smartphones, tablets, or computers that support biometric authentication or device PINs.

When you create a passkey, your device generates two digital keys: 1) a public key which is stored by the website or app, and 2) a private key which stays securely on your device. The private key never leaves your device. Passwords are stored on websites, that can potentially be stolen in data breaches. Passkeys are designed to be much harder to steal because it isn't typed into websites.

Is No Password the Best Password? How Passkeys Work. (2026, June 8). National Cybersecurity Alliance. Retrieved September 4, 2026 from <https://www.staysafeonline.org/articles/is-no-password-the-best-password-how-passkeys-work>

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 Meeting scheduled for March 7, 2027.

NOMINATIONS

Nominations for this office shall be made in 3 ways:

1. **Committee Nominations:** Nominations to fill the vacancies will be made by the Nominating Committee and presented to the Board of Directors by December 7, 2026.
2. **Petitions:** If any member becomes interested in being a nominee, a petition signed by at least 1% of the members (95 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 26, 2027.
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, Kaaau and Kona Big Island FCU offices during regular office hours for the 3-day period from February 22, 2027 to February 24, 2027.
3. Results will be announced at the Annual Meeting on March 7, 2027.

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



**Big
Island**
Federal Credit Union

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
Kaaau, 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 12
Veteran's Day - November 11
Thanksgiving - November 26
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