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BIG ISLAND FCU BOARD OF DIRECTORS CANDIDATES

The following candidates were submitted by the Nominating Committee to fill the three (3) vacancies on Big Island FCU's Board of Directors. These positions will be filled March 9, 2022 at the Annual Membership Business Meeting.

TERESA AGPOON - Teresa has been a member of Big Island FCU since October 2006. She has also served on our Scholarship Committee since January 2018. Teresa is the Administrative Assistant at Hawaii Affordable Properties, Inc. and is also a local business owner. She has also sat on several local boards and committees. Teresa is committed to using her experience to serve the best interest of the Credit Union and its members.

HENRY KAAIHUE JR. - Henry has been a member of Big Island FCU since April 2002 and has served on our Board of Directors since 2013. He currently serves as Chairman on the Board. Henry has been a successful business owner for many years and is committed to using his skills and business knowledge to provide oversight and strategic direction to Big Island FCU.

LOREN TSUGAWA - Loren has been a member of Big Island FCU since November 2015. He currently serves as Secretary on the Board. Loren previously served on Big Island FCU's Asset-Liability Committee and is currently the Chairman of Big Island FCU's Supervisory Committee. He is a Certified Public Accountant and is the Vice President of Finance for a large, local construction firm. Loren has a desire to serve his community and feels his expertise brings value to the Board of Directors.

NOMINATIONS BY PETITION:

The Nominating Committee is also currently accepting nominations by petition to fill the three (3) vacancies on the Board. The nominee must be a member in good standing with Big Island FCU, at least 18 years of age, and must be bondable by Big Island FCU's Fidelity Bond Company. Nominations made by petition must be signed by at least 1% (99 signatures) of the membership. Minimum age to sign the petition is 18. Petition forms are available at Credit Union offices. The deadline for receipt of the petition by the Committee is January 28, 2022.

For more information on nominations by petition, please call 808-935-9778.

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed and you may review our Policy and practices with respect to your personal information at bigislandfcu.com/privacy-policy or we will mail you a free copy upon request if you call us at 808-935-9778.



HILO

66 Lono Street
Hilo, Hawaii 96720
(808) 935-9778
Fax: (808) 934-7572
Loan Dept.: (808) 935-6665
Loan Dept. Fax: (808) 935-6666
Mon-Fri 8:30am-5:00pm

KONA

75-5737 Kuakini Hwy, Ste 101
Kailua-Kona, Hawaii 96740
Ph: (808) 329-8889
Fax: (808) 326-4959
Mon-Fri 8:30am-5:00pm

PUNA

16-594 Kipimana Street
Keaau, Hawaii 96749
Ph: (808) 930-2600
Loans: (808) 930-2610
Fax: (808) 930-2619
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.
Secretary:
Loren Tsugawa
Treasurer:
Necelyn Yamashiro
Director:
Lenny Sugiyama

HOLIDAY SCHEDULE

Martin Luther King Jr Day-January 17
Presidents' Day-February 21



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Big Island News

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

First Quarter 2022

Our New Mobile Banking App Is Here!

We are excited to announce that our new Big Island FCU mobile banking app for smartphones is now available in the App Store® and Google Play™!

For members who already have the TouchBanking app installed on their device, you will be prompted to upgrade to a new version of our app. Just click on "Update Now" and you will be directed to your devices App Store® or Google Play™. When the new app launches, you can enter your Login ID and Security Code as you normally would. That's it!

Remember...you must be a registered user of our Online Branch in order to use our mobile banking app. If you're not registered, get enrolled today. Just visit our website at bigislandfcu.com. At the top right of our home page, look for "ENROLL HERE" and complete the enrollment process.

For more information, please call any branch or visit bigislandfcu.com/mobile-banking.



Mobile Banking and Online Branch is free to all Big Island Federal Credit Union members. An internet-enabled device is required to access Big Island FCU's Mobile Banking App, Online Branch and website. You must be enrolled in our Online Branch to access Mobile Banking. Standard data usage fees may apply. Check with your mobile phone carrier for details. Apple®, iPhone®, App Store® are registered trademark of Apple Inc. Android, Google Play and the Google Play logo are trademarks of Google LLC. Trademarks are the property of their respective owners. Trademark owners have no affiliation with Big Island Federal Credit Union, its products and services nor its website.

SCHOLARSHIP APPLICATIONS AVAILABLE NOW!!

In 1936, a group of teachers formed the Big Island Teacher's Federal Credit Union. It was the first chartered credit union in the Territory of Hawaii. Many years later, Big Island Federal Credit Union remains committed to helping members succeed in their educational goals by offering scholarships.

As part of our ongoing commitment, we will be awarding a total of \$10,000 in scholarships. All Big Island FCU members seeking a post-high school education is eligible to apply. Seven (7) scholarships will be awarded, two (2) \$2,500 scholarships and five (5) \$1,000 scholarships.

Our Scholarship Committee will review and score all applicants based on academic excellence, personal achievements, community involvement, academic & career goals and letters of recommendation.

Applications are available now at any Big Island FCU branch or can be downloaded from bigislandfcu.com/scholarship-program.



Scholarship Applications Must Be Submitted Or Postmarked By June 1, 2022

HAVE YOU ENROLLED IN OUR NEW ONLINE BILL PAY?

On November 18, 2021, we launched our new Bill Pay service in our Online Branch. It's an easier and faster way to pay your bills online!

From utilities to credit cards, pay practically anyone in the United States quickly, easily, securely...all in one place!

- Pay your bills with the click of a button
- Rush payments may be available
- Access Bill Pay from your Online Branch or Mobile Banking App
- Keep track of your scheduled payments and payment activity
- Get reminders of when bills are due or scheduled to come out of your account



Not enrolled? Enrollment is easy!

- Simply log into your Online Branch
- Click on **Pay Bills**
- Accept the Terms & Conditions and Privacy Policy
- Add who you want to pay and schedule your payments

It's that simple! For more information, visit [bigislandfcu.com/online-bill-pay](https://www.bigislandfcu.com/online-bill-pay) or contact any branch. Already a Bill Pay user and need assistance? Contact Bill Pay Member Support at 1-833-719-0341. Support hours are 2:00am to 8:00pm Hawaii Standard Time, 7 days a week, 365 days per year.

Members must be enrolled in Big Island FCU's Online Branch to sign up for Online Bill Pay. Funding account MUST be a share draft account. Rush payment subject to fee determined at time of payment. Enrolled Bill Pay members who have not used the service in a six month period will be unenrolled.

IMPORTANT - KEEP YOUR CONTACT INFORMATION CURRENT

Have you moved recently? Changed your address, phone number or email? Don't forget to keep us informed! We don't want you to miss important information. Having your correct contact information is also critical when it comes to protecting your money and keeping your accounts safe.

Please take a moment to make sure your information is current. To verify or update your information:

- Contact us at 808.935.9778
- Visit any of our branches in Hilo, Puna or Kona
- Log into your Online Branch account - Go to **Settings, Personal Information**. You can securely update your Mailing Address, Phone Number or Email.



THE ESSENTIALS YOU NEED
THE REWARDS YOU DESERVE



Earn **uChoose Rewards** Every time you shop with your Big Island FCU Visa® Debit or Credit Card

Visit www.uchooserewards.com today and register your card to start earning points!

- Earn 1 point per \$3 when you use your **Big Island FCU Visa® Debit Card**
- Earn 1 point per \$1 when you use your **Big Island FCU Visa® Credit Card**
- Earn additional points by shopping at participating retailers in-store and online at www.uchooserewards.com.

Redemption options are endless! Redeem points for travel, gas, gift cards and more. For more information, please visit contact any Big Island FCU branch or visit www.uchooserewards.com.

PROTECT YOUR PERSONAL INFORMATION AND DATA

The internet has been called the information superhighway. But with scammers, hackers, and other bad guys trying to steal your personal information online, it's a good idea to know how to lock down your devices, network, and information. That way, your passwords, Social Security number, or account numbers don't go speeding along the superhighway to the scammers.

Secure Your Devices

Keep your security software, internet browser, and operating system up to date. Criminals look for weak points to exploit before the software companies can fix them. Updating your software regularly helps make sure you have critical patches and protections against security threats.

- **Security software** - Antivirus and firewall programs must be up to date to work.
- **Operating system software** - This could be Windows, Apple OS, or Chrome, for example.
- **Internet browsers and apps** - These are updated to address security issues, fix bugs, or add new features.

Secure Your Accounts

Once your device is secure, next take steps to protect your accounts — particularly those with personal information, like your financial institution, email, and social media accounts.

- **Create and use strong passwords** - Making a password longer is generally the easiest way to increase its strength. Also consider using a passphrase of random words so that your password is more memorable, but avoid using common words or phrases.
- **Use multi-factor authentication** - Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication (MFA). MFA makes it harder for scammers to log in to your accounts if they do get your username and password. Examples of MFA are one-time passcodes, your fingerprints, retina or face.
- **Choose security questions only you know the answer to** - Many security questions ask for answers to information available in public records or online. So, when you can, avoid questions like your zip code, mother's maiden name, and birth place.

Back Up Your Data

Backing up your data means making an extra copy of all your files. That way, if something happens — say a virus, ransomware, your device crashes, or you're hacked — you still have your files. It's important to do it regularly so you don't lose important data, like your photos, documents, and files.

Here are two options to consider:

- **Save your files in the cloud** - There are many cloud storage services that let you save files and data online. You may be familiar with some, like Google Drive, OneDrive, or iCloud, but there are many others out there. Many come with some free storage space, and you can pay for more storage. Remember though, when you save your information in the cloud, you're trusting them to keep that information safe. Find out the level of privacy or security the different services offer.
- **Save your files to an external storage device** - A USB flash drive is an affordable option that offers a moderate amount of storage. Another option is an external hard drive. It might cost a little more than a USB drive, but it can give you more storage capacity, transfer data faster, and be more reliable.

Protect Your Home Network

One important way to protect your information is to protect your network at home. Think of your router as the connecting point between your devices and the internet. If malware gets onto any of your connected devices, it can spread to the other devices connected to your network. Your devices, accounts, and whole network are only as secure as your router.

Protect Yourself While on Wi-Fi

You can control how secure your home network is — but you can't do the same for public Wi-Fi. It's always best to assume it's not secure. The easiest solution? Save your online shopping, banking, and other personal transactions for when you're on your home network. Or use your mobile data, as that data is typically encrypted.

Report Identity Theft

If you think someone has gotten into your accounts or has your personal information, visit [IdentityTheft.gov](https://www.identitytheft.gov). There, you'll get steps to take to find out if your identity has been misused, and how to report and recover from identity theft.

"Protect Your Personal Information and Data." *Consumer Information*, FTC, May 2021, <https://www.consumer.ftc.gov/articles/protect-your-personal-information-and-data>

BIG ISLAND FCU ANNUAL BUSINESS MEETING & MEMBER APPRECIATION DAY

Our Annual Business Meeting will be held on Wednesday, March 9, 2022. Due to pandemic restrictions still in place, space will be limited. This will not be the traditional gathering we've held in the past with food, prizes and entertainment. The Business Meeting will start promptly at 4:30pm in our Puna Branch lobby, located in the Shipman Industrial Park at 16-594 Kipimana Street. Only Big Island FCU members are allowed to attend the Business Meeting.

Our Member Appreciation Day will also be held on Wednesday, March 9, 2022. Please stop by any of our three branches for a special gift, while supplies last.