

New Year Newsletter 2021

DISCOVER  
**CU**





# President's Message

Aloha,

The year 2020 without a doubt was one of our most challenging years globally. As the New Year begins, we reflect back on how our daily norms have changed dramatically. Fortunately, our aloha spirit and resilience helped our Hawai'i Island community persevere during these difficult times. CU Hawaii also continued to serve our members' needs throughout the year.

Operational changes were imminent in the spring as COVID-19 cases increased throughout the country. Our agile response enabled us to continue providing service to our members throughout Hawai'i Island, shifting focus from the traditional in-branch transactions to digital and electronic services utilization. We also pivoted to support local businesses by participating in the Holomua Hawaii Small Business Relief & Recovery Grant Program.

We must do well financially to remain in operation. Our member-elected volunteer Board of Directors ensured an adequate measure of reserves to withstand an economic disruption of this nature. NCUA considers credit unions with a 7% capital ratio to be well-capitalized, and we are currently at 10%. This is a remarkable achievement considering today's economic environment.

We'd like to extend our sincere mahalo to our CU Hawaii employees who are the finest group of professionals. Also, we'd like to thank our Executive Management team and the Board of Directors who undeniably helped us weather the storm. Finally, we thank you, our members. We thank you for your trustworthiness, appreciation and your receptiveness to our new ideas and solutions.

We wish you a prosperous and safe new year. We look forward to more possibilities in 2021.

James Takamine  
President/CEO



MORE POSSIBILITIES

## FOR OUR MEMBERS, THEIR FRIENDS AND 'OHANA

Here's another benefit to being a member at CU Hawaii: Refer a friend to us, and you both can receive \$25. Good things happen to those who give. Cheers to a new year filled with more possibilities for you and your friends!

*To qualify for your \$25 credit, your accounts must be in good standing, and the individual you refer must deposit at least \$50 in a savings account and a \$1 membership fee. Other restrictions apply. Offer valid from January 4, 2021 to January 30, 2021.*

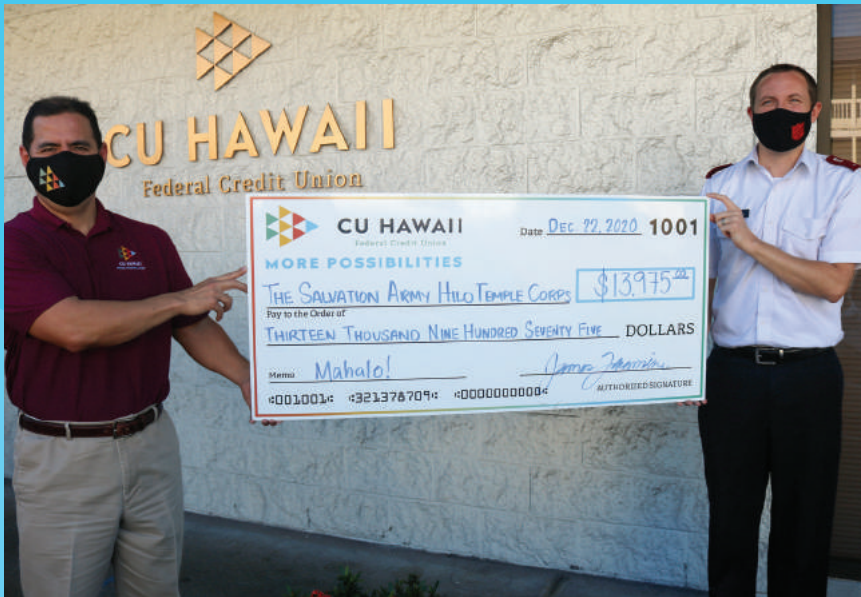
CUHawaii.com | 808-933-6700

Insured by NCUA



**CU HAWAII**  
Federal Credit Union

# In the community



CU Hawaii FCU donated \$13,975 to The Salvation Army. As COVID-19 changed the retail landscape, CU Hawaii decided to forgo its holiday shopping campaigns. We shifted our focus to provide back to the community through a “Thanks Giving” campaign — for every booked personal loan, up to \$100 is donated.

On December 22, Tuesday morning, James Takamine, President & CEO, presented the sizable check to Lt. Jacob Bratton of The Salvation Army at the Hilo Main Branch. “This is an optimistic change from our standard Black Friday promotions. We wanted to focus this year on supporting our community,” says Takamine. •



Have you ever received an email or text that just didn't seem right? Maybe it was addressed to you and supposedly from a company you knew, but something felt a little off? It may have been a phishing scam.

Phishing happens when fraudsters try to trick you into sharing personal information like passwords or credit card data. These scammers may try to get you to click a link for what you think is a legitimate business or offer. Then, they hope you'll enter your information on their fake website, which oftentimes match the look of the legitimate website. The link may also download malicious software that could harm your computer and steal information stored on it. Once fraudsters have your information, they may use it to try to get into your existing accounts or open new accounts in your name.

If you've clicked on a link you suspect was fraudulent, don't be embarrassed. Scammers continue finding new ways to trick even the savviest among us. If you think you've given a scammer

your information by accident, go to [identitytheft.gov](https://www.identitytheft.gov) for specific steps to start your recovery from identity theft.

Stay safe from phishing:

- Verify links before clicking
- Call the company to verify messages
- Update computer software & apps
- Monitor credit reports regularly
- Use free identity protection

You don't need to feel paranoid when going through emails, texting or interacting on social media, but it's smart to remain on guard. Be wary when giving out personal information—it takes less time to check that a website is real than it does to clean up identity theft. By keeping your data identity safe, you can help prevent delays in future credit opportunities you may want or need.

CU Hawaii FCU will never ask you for your PIN and will not reach out to you to ask for sensitive information, such as your Social Security or account number. If you receive a suspicious email of this nature, please forward it to [info@cuhawaii.com](mailto:info@cuhawaii.com). •



# Celebrating Employee Milestones

Interview by Charles Fontanilla



**Luz Martin**

**Charles:** Twenty years of service, that's amazing Luz! From MSR to Branch Manager, what's one advice you'd give your young self?

**Luz:** Patience is a virtue and hard work will get you where you want to be. Never be afraid to take on new tasks and always never stop learning. Take every opportunity given to you and run with it. Even as the Branch Manager of Pāhoa branch, I'm still learning new things! It's a never-

ending professional development opportunity.

**C:** You've been one of our most important contact points for our community outreach (Reality Fair and Family Nights at Pāhoa Elementary), what's the most rewarding part as a volunteer?

**L:** It's being able to provide financial guidance to the younger generation. I remember, I had a young member with no credit. I started her off with a share secured credit card. Many years later, I was helping her and her husband with a vacant lot loan to build their dream home. It's that feel good moment of helping the community pursue their financial dreams.

**C:** Growing up in Ilocos Norte, Philippines and now living here in Hawai'i, what's one thing that you look back on?

**L:** Being able to appreciate things that I didn't have before. I would say the opportunities CU Hawaii has provided me. I'm forever grateful for that.

**C:** Speaking of the Philippines, what's one Filipino dish that your family will go crazy over?

**L:** Filipino style spaghetti.



Luz giving financial advice on real life scenarios to students during a Reality Fair.



**Nicole Raymond**

**Charles:** First of all, congratulations on your 15-year anniversary, Nicole! You started with the credit union as Hilo Branch MSR, then Assistant Operations Supervisor, then onto Communications Specialist and now the Plastic Specialist. What's the most rewarding part of your current position?

**Nicole:** I know this going to sound cheesy, but helping our members. I love to work with numbers but I also appreciate the member interactions. It's being able to have conversations with members and understanding their setbacks. Finding solutions for our members' needs is the most rewarding part.

**C:** So you're a graduate of Konawaena High School and you received your degree in Hotel Management from HCC. Tell me, which climate do you prefer, Kona or Hilo?

**N:** Hilo. I love the rain. Kona for me is too hot and too dry! It's easier to warm up than to cool down.

**C:** You're an avid volunteer with CU Hawaii's community outreach programs (Relay for Life, Heart Walk, and Walk to end Alzheimer's) but outside work, what else do you like to do?

**N:** Hanging out with my husband and my cat, Jasper. And I love watching Bollywood and foreign films!

**C:** What's one movie you'd recommend to watch?

**N:** The first Bollywood movie I watched was a lighted hearted rom-com called Khoobsurat (2014) which sparked my interest in foreign films. That would be a good one to start off with, but one of my top ten favorites and must-see movies would have to be Padmaavat (2018) which is an intense epic drama from medieval India. The sets, special effects, musical scores and acting are just outstanding.\*

\*Currently, Khoobsurat is available to stream on Netflix. Padmaavat is available to stream on Amazon Prime.



President and CEO, James Takamine presenting Nicole the 2014 Employee of the Year award

## 04 Celebrating Employee Milestones (cont.)



**Alana Gali**



Charles: Alana, you've been the MSR for both Hilo and Pāhoa. Which branch do you feel more at home?

Alana: Pāhoa and it's because of the members here.

C: Speaking of the members, you've volunteered for all Family Nights at Pāhoa

Elementary and Moola Moola deposit days, what keeps you going back?

A: It's the community. It's about assisting the children. We need to teach them how to handle finances so when they get older, they'll be ready.

C: So you love to travel — obviously before the pandemic, but what's your favorite destination?

A: Vegas!



**Petty Sampaga-Valentino**



Charles: Congratulations Petty on your 5-year anniversary! Coming from the medical field moving to the tourism industry then onto the credit union movement, what are some skills you've applied at CU Hawaii?

Petty: Working in tourism, I was meeting different people from all over the world. Learning more about their life and

culture through conversations. It's similar here but different environment. I'm a people person and I don't have any problem approaching people and assisting them with whatever they need.

C: You've started at the Kona Branch and now you're at the Kea'au Branch, I bet the morning commute views has changed drastically?

P: I'm an island girl. Driving to Kona in the morning and back to Hilo in the afternoon is just a peaceful drive. I appreciate the Big Island, we have so many beautiful climate zones!

C: What's next for Petty?

P: When it all gets better, hopefully, I'd like to travel more. I have four grandchildren here in Hilo and I have five on the mainland. I'd love to visit my grandchildren on the mainland!



**Desarae Javillonar**



Charles: Congratulations on your 5 year anniversary! Where did you start?

Desarae: Thank you! I was at the Hilo Branch for a short while. Then transferred to the Communications Center as a Call Center Rep. I've been in this department for over 4 years.

C: What are some new skills you've picked up working in your department?

D: Sometimes I have three to five different tasks going on. It's being able to multitask on a million different things.

C: You're an outdoor person.

D: I enjoy adventures! Especially riding my quad.

C: What's your favorite trail?

D: Mana Road. It starts off at the Mauna Kea Access Road and goes around Mauna Kea, then it ends in Waimea.



**Michelle Garlitos**



Charles: Congratulations on your anniversary! You started as Hilo Branch MSR, then moved to Kea'au and onto Na'alehu.

Michelle: Yes, after Na'alehu Branch, I moved to IT department as the Data Entry Clerk

C: Tell me, what's a big difference working in IT versus at the branch?

M: I have more understanding on the back end process, how things move and work with the credit union.

C: You play tennis and badminton — and a lot of outdoor activities.

M: Yes! But currently I don't have much time since I'm also a student at HCC, taking up IT courses.



For career opportunities with CU Hawaii, visit [cuhawaii.com/careers.html](http://cuhawaii.com/careers.html)

# MOOLA MOOLA'S NEW YEAR RESOLUTIONS

## 5 SIMPLE SAVING TRICKS

How good a saver are you? Is it easy to save money or is it tough? Here are some simple tricks that Moola Moola uses that can help you save money.

### #1 SAVE FOR REASONS, NOT ONE!

Want a smart way to control your money? Use four different categories: SAVE, SPEND, INVEST, and GIVE .

- SAVE to be used later on larger items.
- SPEND to be used soon on everyday things.
- INVEST that will be used several years from now.
- GIVE is for gifts to help others.

### #2 SET SAVINGS GOALS

How much should you save each month? That depends what you're saving for. For example, you want to buy a new bike, but your parents say that you have to save \$100 of the bike's price before they will pay the rest. It can be tough to earn \$100 in a short amount of time. That's why Moola Moola kids have savings goals – and stick to them.

### #3 SAVE FIRST, NOT LAST!

What's the first thing you do when you get your allowance? You divide your money and put it in your four categories. If you want that bike, you have to be sure that money goes into the SAVE first.

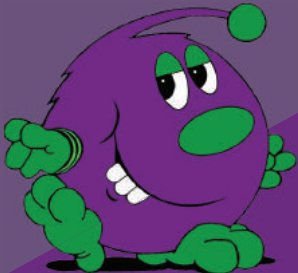
### #4 CUT YOUR SPENDING

Use your Moola Moola account tracker to keep track of your money. Write down any money you spend. Try to keep it updated. List what you bought, when you bought it, how much it cost, and why you bought the item. Your account tracker will teach you something about yourself.

### #5

#### WHEN YOU DO SPEND, BE A SMART SHOPPER!

Okay, you've got some money and you're ready to buy a bike. You've saved that money, so make it work for you. Remember to shop smart! Check out prices. You can buy that bike in plenty of places. Figure out where you can get the best buy for your money. Look for sales and coupons. If you save a dollar, that means you can spend it on something else. Or add save it for the future!



Source: The Mint

## CHOCOLATE CHIP, PB & BANANA SANDWICHES

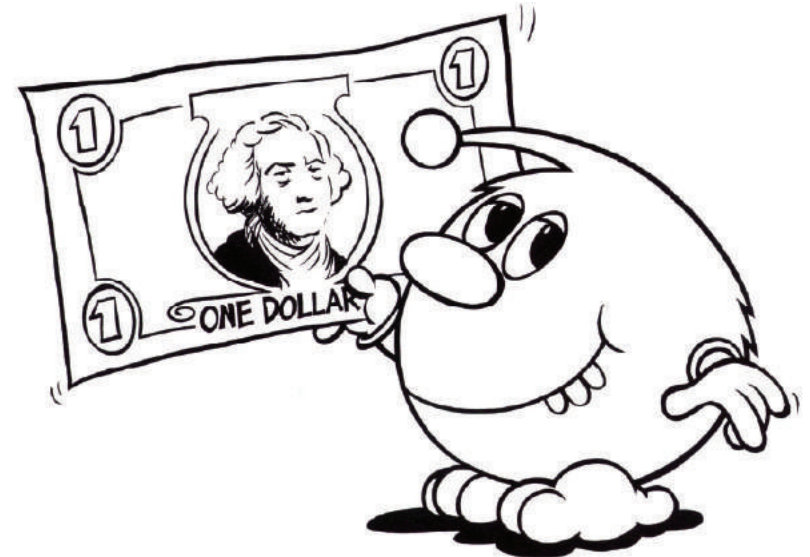
Moola Moola is looking for healthy 2021. Below is a recipe for a quick fun snack.



- 1/4 cup creamy peanut butter
- 2 tablespoons honey
- 1/4 teaspoon ground cinnamon
- 2 tablespoons miniature semisweet chocolate chips
- 4 slices whole wheat bread
- 1 medium banana, thinly sliced

Mix peanut butter, honey and cinnamon; stir in chocolate chips. Spread over bread. Layer two bread slices with banana slices; top with remaining bread. If desired, cut into shapes using cookie cutters.

**FOR 2021, MOOLA MOOLA IS SAVING FOR A RAINY DAY.  
WHAT ARE YOU SAVING FOR THIS UPCOMING YEAR?**



## NEWS & ANNOUNCEMENTS

### New Phone System Upgrade

At CU Hawaii, we are always looking for ways to better serve our members. For more possibilities, we will be upgrading our internal phone system during the first quarter. All employee direct lines, extensions and main telephone numbers will not change. The phone system upgrade will not affect accessibility to your accounts. Electronic services will be available for use.

### Annual Meeting & Member Appreciation Day

One of the benefits of being a member of CU Hawaii is that, as a member, you are a shareholder. That means, you are entitled to elect board of directors and be informed on the credit union's operations and financials. This year, the 65<sup>th</sup> Annual Meeting and Member Appreciation Day will be held during the second quarter. We are currently in the stage of finalizing our new approach on implementing our key events. Stay tuned!



## Board of Directors

**Eric Tanouye**  
Chairman

**Toby Taniguchi**  
Vice Chairman

**Francis Tsunozumi**  
Financial Officer

**Katherine Hirayama**  
Secretary

**Ryan Kadota**  
Director

**Takashi Sasaki**  
Director

**Christine Takahashi**  
Director

## Upcoming holiday closings

**Martin Luther King, Jr. Day** - Monday, January 18<sup>th</sup>

**President's Day** - Monday, February 15<sup>th</sup>

**Memorial Day** - Monday, May 31<sup>st</sup>

**Independence Day** - Monday, July 5<sup>th</sup> (Observed)

## Contact

476 Hinano Street  
Hilo, HI 96720

CUHawaii.com  
info@cuhawaii.com

(808) 933-6700  
(800) 933-6706