

SPRING NEWSLETTER 2021
Earth Day Edition

DISCOVER
CU



CU HAWAII
Federal Credit Union

MORE POSSIBILITIES

Volume 4, Issue II

01

Celebrating our members

Aloha Members,

This year, we are celebrating our Member Appreciation Day and 65th Annual Meeting on April 30, 2021. The day's festivities will include cash prize drawings and a small token of appreciation for your membership.

With COVID safety in mind, we ask our members to plan their visit when picking up their member gifts. All branches will distribute member gifts with proper social distancing and masks enforced.

As we follow guidance to discontinue large gatherings, CU Hawaii will allow virtual participation at our 65th Annual Meeting. To comply with gathering restrictions, in person attendance is not encouraged and only a limited number of attendees will be allowed at Hilo Main Branch for the meeting. RSVP is required for the Annual Meeting. To reserve your spot, contact us at 933-6700 or marketing@cuhawaii.com.

We thank you for your patience and cooperation. We look forward to this year's event.

Mahalo,

James Takamine
President/CEO



MORE POSSIBILITIES for your home with CU Hawaii's HELOC

With our Home Equity Line of Credit, you can use it for almost anything — from paying bills or tuition, to finally getting that new roof done. No closing costs and the lowest introductory rates on the island!



We'll be with you every step of the way.
For more info, visit cuhawaii.com/HELOC



*APR = Annual Percentage Rate. After the introductory rate, new APR based on 6-month constant maturity T-bill index plus 3% rounded up to the nearest .25%. Current index as of March 19, 2021 is .03. Maximum increase or decrease is 2%. Floor rate is 4.5% and ceiling rate is 18%. Prior 15 year historical high was 8.25%. Maximum loan limit at \$300,000 with 80% CLTV. Minimum draw at closing is \$10,000. Draw period term is 10 years and 20 year amortization. \$10,000, 20 years at 4.5% estimated at \$63.29 principal and interest. \$100 minimum monthly payment due. Closing costs estimated up to \$1,500 absorbed by CU Hawaii. Reimbursement of closing costs if HELOC is closed within 3 years from origination. Other restrictions apply. Equal Housing Lender. Federally insured by NCUA.



SAVE THE DATE: APRIL 30, 2021



Join us on April 30, 2021 as we celebrate our Member Appreciation Day. The day's festivities will include cash prize drawings, member gifts and lunches supporting locally owned businesses.* Follow our social media for additional giveaways!

Our Annual Meeting to follow promptly at 5:30 p.m. To RSVP, contact us at 933-6700 or marketing@cuhawaii.com.



CU HAWAII
Federal Credit Union

MORE POSSIBILITIES



*while supplies last

GET SOME GO FOR **MORE!**

Hike up your points this month with double rewards!



Whether you're out and about grocery shopping, or preparing for your next adventure, grow your points* everywhere you go by using your CU Hawaii Platinum Mastercard®!

Don't have a card? For more points and more possibilities, get started at cuhawaii.com/doublepoints



CU HAWAII
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MORE POSSIBILITIES

*Certain restrictions apply. Double points will be earned on purchases that post to and settle on your credit card account from April 1 to April 30, 2021. Promo ends April 30, 2021. Mastercard and the circles design are a trademark of Mastercard International Incorporated. © 2021 Mastercard. All rights reserved. Federally insured by NCUA.

AVOID COVID-19 SCAMS

by ftc.gov

Beware of COVID-19 scams targeting your identity, including your personal, financial, and medical information. Below are 7 tips from the FTC to help you avoid COVID-19 scams:

- 1** Learn how to tell the difference between a real contact tracer and a scammer. Legitimate tracers need health information, not money or personal financial information.
- 2** Don't respond to texts, emails or calls about checks from the government.
- 3** Ignore offers for vaccinations and miracle treatments or cures. Scammers are selling products to treat or prevent COVID-19 without proof that they work.
Be wary of ads for test kits. Many test kits being advertised have not been approved by the FDA, and aren't necessarily accurate. Almost all authorized home tests don't provide rapid results and require you to send a test sample to a lab for analysis.
- 4** Hang up on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
Watch for emails claiming to be from the CDC or WHO. Use sites like covidfreehawaii.com, coronavirus.gov and usa.gov/coronavirus to get the latest information. And don't click on links from sources you don't know.
- 5** Do your homework when it comes to donations. Never donate in cash, by gift card, or by wiring money.

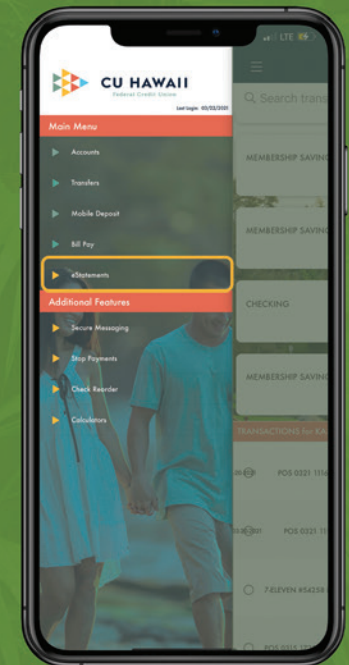


MAKE A STATEMENT GO GREEN WITH E-STATEMENTS

Earth Day is April 22! Restore our Earth with the most environmentally friendly e-statements—it's safe, secured and also accessible with our mobile app. You can view and print up to 18 months of your financial data. E-statements also has lower identity theft risks.

Start today:

- ▶ Log in to Online Banking
- ▶ Main Menu
- ▶ E-Statements



Celebrating Employee Milestones

Interview by Charles Fontanilla

20

YEARS of SERVICE

June Nakooka

Charles: You've been with the credit union for 20 years, you started as a Collections Specialist and now a Loan Officer. What are some takeaways from those two positions?

June: Both positions have given me the opportunity to serve our members by finding different financial solutions. People think that collections only collect payment but the truth is, we're here to find solutions for you on how to make your payment. We always want to help. And that's also the same idea in lending—find the best financial option for our members.

C: American Cancer Society's Relay for Life, American Heart Association's Heart Walk and Alzheimer's Association's Walk to End Alzheimer's all have great causes which you've always been a volunteer. Which has the most impact to you?

J: I'd say all of them have impacted me personally. I can say that I know at least one person close to me who had cancer, alzheimer's or heart disease. I want to raise awareness about these diseases and I'm hoping for a cure one day.

C: Outside the credit union, what is your life like?

J: My grandchildren keep me busy! My grandchildren Kaizen, 12, and Kaitlyn, 6, keeps me on my toes. I also have another grandchild on the way. I just enjoy spending time with them. If they aren't with me, my bull terriers, Ona and Tiare are my companions.

C: And how do you spend your free time?

J: I'm not a cook but I can definitely sew.



June with her grandchildren, Kaizen and Kaitlyn

15

YEARS of SERVICE

Karey Brown

Charles: You've been with the credit union for over 15 years, what do you love about working in Accounting?

Karey: I've always enjoyed working with numbers, collaborating and assisting others along the way. The one thing I really appreciate is getting to work with a great team from day one, growing together and learning from each other over the years.

C: You've always been one of our eager volunteers for Relay for Life, what keeps you going back to volunteering year after year?

K: It's a great opportunity to honor and remember those affected by cancer and it also brings the community together to make a difference.

C: You've been a Green Bay Packers fan for so long that you've seen 2 NFL games, but what about Super Bowl Championship games?

K: I would love to go to a Super Bowl game if my team was playing in it.... hopefully next season!

C: Lastly, you're an all-around mom, cheering your boys on at the drag strip, traveling all over the world, are you more of a homebody or someone who needs to move around?

K: I definitely need to move around and find adventure. I love to travel, experience and learn from the different cultures. I always come back home with a deeper appreciation of the world. I can't wait to get back to traveling again.

C: What's your #1 travel tip?

K: Call your credit union before traveling so your cards don't get blocked!



Karey in Palais Garnier in Paris during pre-pandemic travels.

Core Value Awards

Our story is your story. We believe good things happen and when we work together with intention, they most certainly can and do. Our core values spell Hawai'i and the following are our Core Value Awardees:

H

HARD WORK

Take care of members

Aime takes care of our members with a caring attitude and friendly, soft voice. In addition to her normal duties, she has taken on many new tasks including Mortgage Loan Officer training and is never too busy to help out.



Aime Iyeko
1st Qtr 2021

A

ASPIRATION

Believe in hopes and dreams

Mark demonstrates leadership values. One was a very trying situation of a personal tragedy an employee was experiencing, Mark could not have done anything more or better, it was both touching and refreshing to see such powerful leadership.



Mark Peters
3rd Qtr 2020

W

WISDOM

Seek solutions

Brandon is quiet but effective. He used his computer expertise and problem-solving skills to make a huge contribution to our bottom line especially during COVID-19.



Brandon Beck
3rd Qtr 2020

A

AMBITION

Pursue your passion

Jayna is always up for new challenges and always has a positive attitude. She is passionate about her job and her impact and exudes Aloha in all she does.



Jayna Weatherwax
4th Qtr 2020

I

INNOVATION

See possibilities

Ke'ale led a new project for the credit union, training co-workers and other teams. He has proven to be very innovative and positive and comes to the table with a fresh look at any process in a friendly professional manner.



Ke'ale Thornton
4th Qtr 2020

I

INSPIRATION

Inspire Aloha

Luz leads by example and expects her staff to cross train in as many areas as possible to better service our members. This service is what led to Pahoehoe Branch being in the Top 3 in our Grand Slam competition based on member satisfaction surveys.



Luz Martin
1st Qtr 2021

We promise to do all we can to embrace more possibilities for members and communities and turn them into realities. Congratulations to our Core Value Awardees!

ATTENTION HIGH SCHOOL SENIORS: *Scholarships now available!*

CU Hawaii is celebrating Hawaii Island's graduating high school seniors with \$5,000 worth of scholarships! We are looking to award five deserving high school seniors with \$1,000 scholarships each to further their education in post-secondary school.

Visit cuhawaii.com/scholarships for more info

DEADLINE TO SUBMIT: APRIL 30



CU HAWAII

Federal Credit Union

SPRING INTO ACTION WITH MOOLA MOOLA'S ACTIVITIES

PEANUT BUTTER POWER BALLS



Power up for your spring outdoor activities with Peanut Butter Power Balls!

- 1/3 cup chunky peanut butter
- 1/4 cup honey
- 1/2 teaspoon vanilla extract
- 1/3 cup nonfat dry milk powder
- 1/3 cup quick-cooking oats
- 2 tablespoons graham cracker crumbs

In a small bowl, combine the peanut butter, honey and vanilla. Stir in the milk powder, oats and graham cracker crumbs. Shape into 1-in. balls. Cover and refrigerate until serving.

MONEY WORD SEARCH: HOW MANY WORDS CAN YOU FIND BELOW?

O Q G O N Q M E A Q U A
 N P E N N Y B T W H Y C
 C R E D I T U N I O N C
 D O L L A R G F P H Y O
 S A V I N G Z N Z O C U
 U O Q U A R T E R S J N
 W A L L E T I D I M E T
 N I C K E L I L J E D L

ACCOUNT
 CREDIT UNION
 DIME

DOLLAR
 NICKEL
 PENNY

QUARTER
 SAVING
 WALLET

7 WAYS KIDS CAN EARN MONEY

Sometimes, the things you want cost more money than you have. What do you do? You can either save up by not spending on other items, or you can try to earn some extra money. With a little work, a little creativity and an okay from your parents, you can start adding to your piggy bank. Here are a few ideas to get you started:

- #1 HELP OUT MORE AT HOME**
 Ask your parents if you can help with any big projects around the house: cleaning or organizing the garage, basement, or attic. Or you can help tidy closets, straighten up the laundry area. You can think of more.
- #2 HELP PEOPLE TAKE CARE OF THEIR YARDS**
 Tell your neighbors that you would like to be their helping hand. Offer to help with grass-cutting, snow shoveling or leaf-raking. You can pull weeds, water lawns, or pick up branches during spring clean-up. Make flyers and drop them off at houses in your neighborhood.
- #3 WASH CARS**
 Turn your driveway into a neighborhood car wash.
- #4 BABYSIT LITTLE KIDS**
 Once you're legally old enough, take a babysitting class. Local hospitals usually offer these classes. Parents are always looking for a good sitter.
- START A DOG-WALKING SERVICE**
#5 Feed, watch or walk dogs. If you're really responsible, you might offer to care for other people's pets — like lizards and birds — while they're busy or away from home.
- SELL UNWANTED ITEMS**
#6 Set up a "rummage sale." Some parks and schools hold big rummage sales. You could be a part of them. Some stores sell "used" toys and clothes. Ask your parents about this idea. They can help you find a store in your neighborhood.
- SELL CANDY OR BAKERY**
#7 Bake some cookies and brownies and sell them at events.



What type of butterfly is Moola Moola chasing?

NEWS & ANNOUNCEMENTS

Change in Fee Schedule

CU Hawaii is committed to maintaining our highest level of member service. Due to increases in the costs of doing business, we are updating our fee structure to better reflect the value we provide to our members. A new fee schedule will be effective May 1, 2021 and can be found on our website at:

www.cuhawaii.com/ratefee

Thank you for your membership and we look forward to serving you.

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:

www.cuhawaii.com/privacynotice

If you have further questions, would like to limit our sharing of information or a copy of the privacy notice by mail, contact us at info@cuhawaii.com or give us a call at 808-933-6700 or toll free at 800-933-6706.



Board of Directors

Eric Tanouye
Chairman

Ryan Kadota
Director

Toby Taniguchi
Vice Chairman

Takashi Sasaki
Director

Francis Tsunozumi
Financial Officer

Christine Takahashi
Director

Katherine Hirayama
Secretary

Upcoming Holiday Schedule

Memorial Day - Monday, May 31st

Independence Day - Monday, July 5th (Observed)

Labor Day - Monday, September 6th

Discoverers' Day - Monday, October 11th

Contact

476 Hinano Street
Hilo, HI 96720

CUHawaii.com
info@cuhawaii.com

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