

SUMMER NEWSLETTER 2021
The Summer of Loans Edition

DISCOVER
CU



CU HAWAII

Federal Credit Union

MORE POSSIBILITIES

Volume 4, Issue III

01

We're excited to see you again!

Aloha Members,

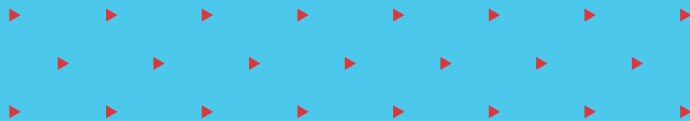
Summer is here and it's a relief that our community is on its path to a new normalcy. It's the ability to be outside comfortably and hug our 'ohana again. Not only are our members being out and about, they are back inside visiting our lobbies at all of our branches. While adapting to some kind of normal, it's great to see friendly and familiar faces again.

It's the perfect time to buy, build or renovate with our mortgage products. Our mortgage specialists are ready to assist you in your first home purchase, buying land then building your dream home, or HELOCs for renovations.

After a difficult year, our sole focus remains the same: serving you, our members and working with you to help you reach your financial goals. Mahalo for your continued membership and trust in CU Hawaii.

Mahalo nui loa,

James Takamine
President/CEO



BUY BUILD RENOVATE

Jump start your next home loan
with CU Hawaii Mortgages!



First Mortgages



Vacant Land &
Construction Loans



Home Equity
Lines of Credit

From buying your first house, selecting a lot to build your dream residence or boosting up your home with renovations, our mortgage experts are ready to get you started!

cuhawaii.com/mortgages

808-933-6700
info@cuhawaii.com

 **CU HAWAII**
Federal Credit Union
MORE POSSIBILITIES

Equal Housing Lender
Federally insured by NCUA

Member Appreciation Day

Mahalo to our members!

Thank you to all of our members who stopped by our branches on April 30th for Member Appreciation Day! A special mahalo to our restaurant partners, 5 Spice, Hana Hou Restaurant, Kea'au Subway, Lani's Island Snack Shack and Nephi's Smokehouse BBQ.

This year, we decided to forego our usual bentos giveaways. Instead we partnered with various restaurants to provide "lunch on us" vouchers. Members were also able to snag a cooler bag and be entered into our cash prize drawing.

Our Member Appreciation Day concluded with our 65th Annual Meeting at the Hilo Main Office.

Read more about how three of our six restaurant partners are moving forward after the pandemic at cuhawaii.com/supportlocal



**\$1,000
WINNER**

▲ Na'alehu Branch staff, Mark Peters, Erin Santos, Janessa Jara and Rienadan Kaupu with Kaohinani Mokuhali (center), \$1,000 cash grand prize winner.

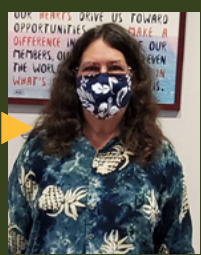
**\$200
WINNERS**



▲ Hilo Branch's \$200 winner, Gerri Perreira. Mark Peters with Na'alehu Branch's \$200 winner, Antoni Ponce.



▲ Alan Shiraishi with KTA Branch's \$200 winner, Carol Catriz. Pahoia Branch's \$200 winner, Kathleen Tilton. Kathy Oliveira with Kea'au Branch's \$200 winner, Victoria Ulep.



▲ Chairman of the Board, Eric Tanouye, delivers his opening remarks at the 65th Annual Meeting

**\$200
WINNER**

Congratulations to our camera shy Kona Branch \$200 winner: **ELENA MELLO-WAIAOLE**



▲ Cooler bags and "lunch on us" vouchers were this year's member gifts.

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CONGRATULATIONS!

Class of 2021



CU Hawaii is proud to announce the recipients of the 2021 scholarship program. A total of \$5,000 was awarded to five Hawai'i island graduating seniors. Recipients of the \$1,000 scholarships were selected based on their submitted essays.



PASCAL YANN KAWEHI CABUZEL
Hawaii Preparatory Academy
University of Southern California
Architecture



MEGAN NAKAMOTO
Waiakea High School
University of California, Los Angeles
Life Sciences



ETHAN OKAHARA-OLSEN
Waiakea High School
University of Washington
Biochemistry



SOPHIA PERRY
Kamehameha Schools
Northwestern University
Journalism



KACIE TAGAWA
Waiakea High School
University of Oregon
Sports Marketing

Read more about this year's scholarship program at cuhawaii.com/scholarships



CU HAWAII
Federal Credit Union

RELAY FOR LIFE OF THE BIG ISLAND

"Passport of Hope"

Join CU Hawaii in raising funds in supporting Relay For Life of the Big Island as they lead the fight for a better world without cancer.

Big Island Crunch Bar



\$5

Party Mix Delight



\$10

Luminaria



\$5

SUGGESTED DONATION

Join CU Hawaii and RFL Big Island at the Luminaria Drive-Through experience at Lili'uokalani Gardens on Saturday, July 17th from 7:15 to 8:15 p.m.

For more information or to make cash contributions, visit:

RELAYFORLIFE.ORG/HILOHI



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OUTSMART SCAMMERS with these tips

by ftc.gov

Scammers are targeting members like you. They are continuously finding new ways to access and steal your financial information and resources. Here are some tips on recent scams circulating the island:



Watch out for COVID-19 job scams. If it sounds too good to be true, it might be a scam. Always do your research first on the company.



Be aware of gift cards or money transfer tricksters. Do not cash checks and buy gift cards or send wire transfers to someone you don't know.



Do not give personal information via text, email or over the phone. Do not respond if you're not 100% certain of the source of the text, email or call.

For more information on how to protect yourself from scams visit [FTC's Scam Alert page](#)



ATM SAFETY 101

by Mastercard®

- 1 Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.
- 2 Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.
- 3 When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.
- 4 If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.
- 5 When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.

For additional ATM safety tips visit [Mastercard®](#)

In the community

NA'ALEHU BRANCH'S Community Garden



Have you stopped by our Na'alehu Branch? If you noticed, we have a new community garden on our front pathway. Thank you to our friends at AP Maintenance for planting herbs and vegetables for the community!

05

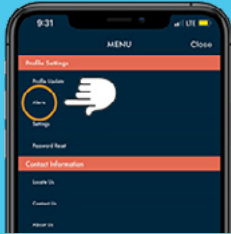
MOBILE APP Tips & Tricks



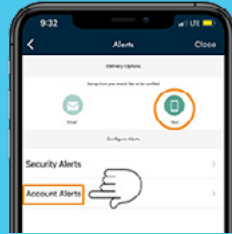
Add a layer of security by setting up text alerts on your phone with our mobile app:



Sign in onto the mobile app and tap on the settings icon.

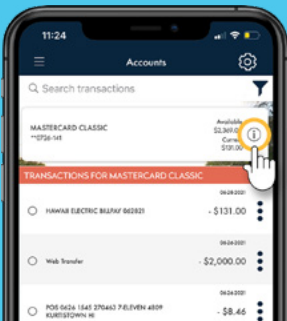


Under the Menu, tap on "Alerts."

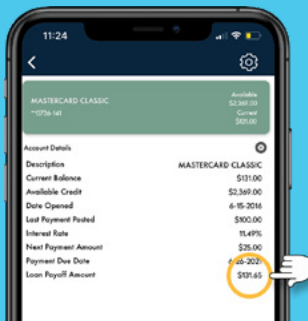


Tap on "Text" and select "Account Alerts."

Finally paying off that loan? Don't forget to tap on the "i" icon next to your balance to get your payoff amount.



If you need a 10 day payoff on your loans, give us a call at 933-6700.



When using Bill Pay, please consider that payments are debited out of your account at midnight. Direct deposits or ACHs are deposited into your account during regular business hours. Schedule your payments one day after to ensure they are properly paid and to avoid any NSF.



• CLOSED ON • ADMISSION DAY

CU Hawaii will be closed on
FRIDAY, AUGUST 20, 2021
and will reopen on
SATURDAY, AUGUST 21, 2021

We will have a staff training and development on this day to better serve you, our members!
For your convenience, electronic services are available 24/7.



Celebrating Employee Milestones

Interview by Charles Fontanilla



Charles: Congratulations Mel on your 20-year anniversary!

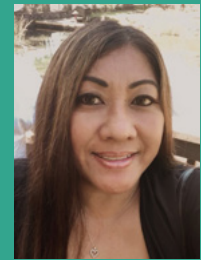
Mel: Thank you, it's been a pleasure being part of CU Hawaii's growth.

C: What was CU Hawaii like when you first started?

M: There was only one office, the Hilo Main Branch. I've seen the expansion with Kona Branch, then Kea'au Branch to merger and acquisition with Ka'u FCU.

C: Now we have 7 branches serving the Big Island — and you've been in accounting all these years.

M: Yes, I was able to watch the credit union's growth through our balance sheet and income statements. We went from \$150 M to over \$350 M in assets today.



Mel Ellazar

C: You have a pretty short commute from your home to our admin office in Kea'au. What's the best part about living on the mauka side?

M: The weather is beautiful here. I used to do gardening because of the perfect weather. The best part about it was cooking and eating the vegetables that I've grown.

C: What would you say was your favorite dish to make?

M: When I had my garden, I would make Filipino dishes with lots of vegetables! Long beans, eggplants, okra, green onions, hot chili peppers and cucumbers—you name it!

C: What are your post-pandemic plans?

M: Spend more time with family here and I want to visit my relatives in Winnipeg Manitoba, Canada.

C: The winter sounds really cold.

M: My heavy coats, gloves, scarves and I are ready for a visit!



Charles: Congratulations Etta on your 10-year anniversary!

Etta: Thank you, it's been a pleasure serving our members.

C: In all your years in our Call Center Department, what's one change you've seen that has been the most transformational?

E: It would have to be our new phone system. It opened up new opportunities to better serve our members. The new functions such as call back features and wait times have gotten positive responses.

C: With new technology in place, where do you see the future of banking will be like?



Etta Palea

E: I'd love to see where we evolve from here but for me, retirement is on the cards for the future. Based on the last year alone, our digital services usages have gone up—mobile banking and remote deposit capture specifically.

C: There's the upcoming Generation Z and Alpha that is more technologically savvy and informed.

E: Yes, they are the next driving force of new credit union products and services.



Charles: Congratulations Zelda on your 5-year anniversary!

Zelda: Thank you! Time goes by really quick being part of the Call Center.

C: What would you say is the most beneficial skill to have working in the department?

Z: A lot would say being able to multi-task but there's the human and emotional side that's sometimes overlooked. Having patience is a key skill in working in the Call Center.

C: And why is that?

Zelda Dela Cruz Z: Everyone absorbs information differently. Sometimes we have to explain things in different ways or use different lingos. Patience is important in understanding our member's needs.

C: What's one advice you'd give to our members who'd need to call us?

Z: Have your member number ready—a little preparation goes a long way.





Valerie Nakao

Charles: Congratulations on your 5-year anniversary!

Valerie: Thank you, seems like 5 years have flown by.

C: You make your position as our Hilo Branch Greeter seem so effortless but it's a lot more complex than what people think.

V: Yes, you do have to direct members on what services they'll need. Sometimes it's as simple as making a deposit to more complex loan closings. I also have to handle vendors and direct them to proper individuals.

C: You've been in banking for many years that you've seen technology change.

V: I used to be a Commercial Banking Teller for a larger institution back in the day, there were a lot of paperwork but with today's technology it's less work and more member interaction.

C: You've been in various customer service positions for many years varying industries such as banking and healthcare. How long were you in healthcare?

V: I've spent over 15 years working for Hilo Medical Hospital and Kona Medical Hospital (now Hilo Medical Center). I finally "retired" back in 2016. That's when I started working here at CU Hawaii.

C: What does Val do outside of CU Hawaii on her free time?

V: My children are adults now so I do a lot of travelling. I've been to 40 different countries.

C: Which one is your favorite?

V: Venice, Italy. It's a whole different place. The food, people, culture—everything about it!

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 "Aspiration" and "Wisdom" Core Value Awardees:



JUDY HATADA
HR Specialist



ASPIRATION

Believe in hopes and dreams

"Judy makes herself available to assist with issues or to offer some direction. Having Judy at the core of our team really helps us serve our membership with More Possibilities."



RAELYN IOANE
Hilo Branch Manager



WISDOM

Seek solutions

"The Hilo branch is often the branch used to train new MSR's and this is in part due to the leadership and knowledge provided by Rae. She is good at sharing her wisdom with her team and helping them grow and succeed."

We promise to do all we can to embrace more possibilities for members and communities and turn them into realities. Congratulations Judy and Rae!!



For career opportunities with CU Hawaii, visit cuhawaii.com/careers

MOOLA MOOLA'S SUMMER ACTIVITIES



MAKING CHANGE!

Moola Moola is going to the beach with his friends. Each friend is bringing a snack. Figure out how much change each friend will get back.

Naomi has:



Her ice shave costs:



What will her change be?

Derek has:



His spam musubi costs:



What will his change be?

Michelle has:

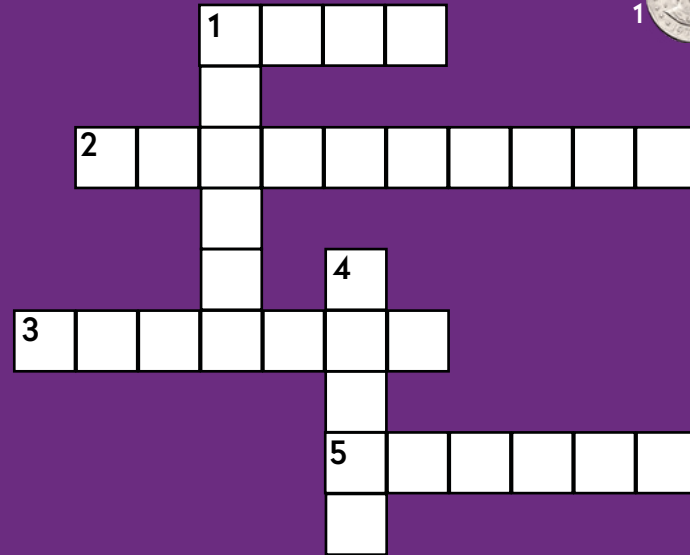


Her celementine juice costs:



What will her change be?

COIN CROSSWORD PUZZLE CAN YOU NAME THE COINS?



DOWN



ACROSS



TWO INGREDIENT FREEZE POPS



Cool down in the summer with easy to make freeze pops!

Ingredients

- 2 cups fresh fruit of your choice, such as dragonfruit, mango, papaya, lychee, pineapple
- 2 tablespoons honey

Instructions:

Puree fruit and honey in the blender until smooth. Pour into ice pop mold and freeze until hard.

NEWS & ANNOUNCEMENTS

Pahala Branch Closure

CU Hawaii's Pahala Branch will be closing its location on August 13, 2021. We are currently evaluating a new location to better serve our members in the Ka'u district.

Kona Branch Saturday Hours

CU Hawaii's Kona Branch will be temporarily closed on Saturdays effective August 1, 2021 until further notice. Our lobby and drive up hours will remain from Mondays to Fridays from 9 a.m. to 5 p.m.

For other branch and ATM locations, visit:

cuhawaii.com/locations



Board of Directors

Eric Tanouye
Chairman

Katherine Hirayama
Director

Toby Taniguchi
Vice Chairman

Takashi Sasaki
Director

Francis Tsunozumi
Financial Officer

Ryan Kadota
Director

Christine Takahashi
Secretary

Upcoming Holiday Schedule

Admission Day - Friday, August 20th (All Staff Training Day)

Labor Day - Monday, September 6th

Discoverers' Day - Monday, October 11th

Veterans Day - Thursday, November 11th

Contact

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(800) 933-6706