

CU HAWAII

Federal Credit Union



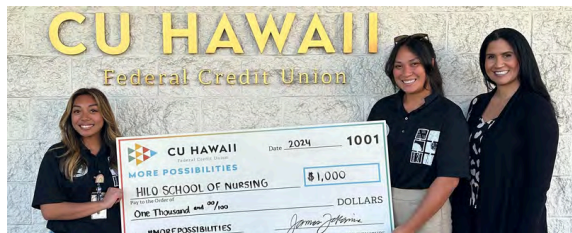
JANUARY-MARCH 2025



CU HAWAII
Federal Credit Union

MORE POSSIBILITIES

NEWSLETTER



Featured in this Newsletter

Pāhoa High Financial Reality Fair
Business Member Local Spotlight
Home Equity Line of Credit

Rewards Savings Account
Career Opportunities
Happy Retirement

Employee Anniversaries
Employee of the Year
Core Value Winners



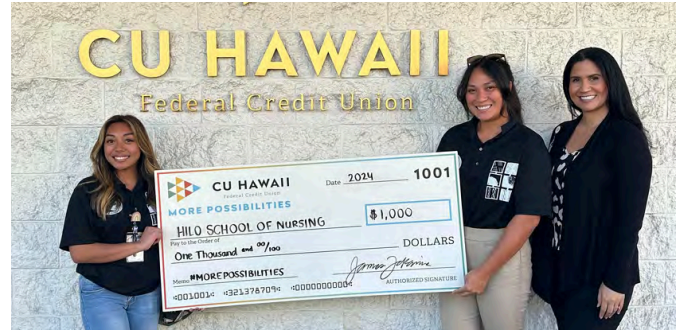
COMMUNITY SERVICE & OUTREACH

Pāhoā High School Financial Reality Fair

We put together our first ever Financial Reality Fair at Pāhoā High and Intermediate School. We were able to provide a real-world financial experience for their students!



Photos featuring our amazing volunteers, Pāhoā High School students interacting at our reality fair, and our giveaway winners.



UH Hilo School of Nursing Donation

We are happy to support University of Hawai'i at Hilo's School of Nursing Pinning Ceremony! This ceremony will mark the entry of nursing students as they transition into the workforce.

Mountain View Elementary 'Ohana Day



In March, we attended Mountain View Elementary's 'Ohana Day. We had a Plinko™ game where keiki could win a CU Hawai'i water bottle and some other goodies!!



SOCIAL MEDIA HIGHLIGHTS

Giveaways Countdown to 1k Followers



In January, we reached an Instagram milestone and reached 1k followers! We had a giveaway for members who completed the requirements and the giveaway ended when we reached 1k followers!

The photos to the right feature our four happy Countdown to 1k Followers giveaway winners. We look forward to welcoming new followers and expanding our community!



Giveaway Valentine's Day

Members entered our giveaway by following us, liking our post, commenting their Valentine's Day plans and tagging someone special. Winners received a basket filled with some logo items and goodies.

The photos to the left feature two of our lucky Valentine's Day Giveaway winners.

Business Member Local Spotlight The Locavore Store

"The Locavore Store is a general market that uplifts Hawai'i's food producers and craftspeople and connects our community with an entirely local selection of goods, gifts, and groceries. Our definition of "local" means that 100% of our products are grown or produced by Hawai'i residents and use ingredients, materials, and inspiration from Hawai'i." [@THETLOCVORESTORE](https://www.instagram.com/THETLOCVORESTORE)



**333 Kilauea
Ave #103**
Hilo, Hawai'i

Store Hours:
Mon-Fri 9am-7pm
Sat-Sun 9am-6pm



PRODUCT SPOTLIGHT

Home Equity Line of Credit Introductory Rates

3 Years
5.50%
APR*

or

5 Years
6.00%
APR*

Enjoy our low introductory rates and no closing costs!*



Apply in branch today



*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 .125%. Current index as of January 23, 2025 is 4.270%. Interest Rate adjustments are subject to a floor rate of 5.000% and a maximum rate of 18%. Annual maximum adjustment increase or decrease is 2%. Maximum loan limit at \$400,000 with 80% CLTV. Draw period term is 10 years and 20 years amortization. Minimum monthly payment due is \$100. Closing costs estimated up to \$2,500 absorbed by CU Hawaii. Reimbursement of closing costs is required if HELOC is closed within 3 years from origination.



Fill your own pot of gold Rewards Savings Account

5.00%
APY*

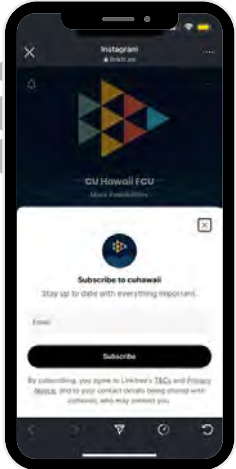
*on balances up to and including \$50,000 when you qualify

YOUR CHANCE TO GET SOME GREEN

Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly one (1) Direct Deposit or ACH payment or ACH credit, enrollment in e-statements and 10 point of sale purchases with your debit card that have posted and settled before the end of the statement cycle are conditions of this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one (1) account per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Kasasa Cash or Kasasa Cash Back account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Trademarks: Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.



MORE POSSIBILITIES



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Join our 'ohana
Career Opportunities



Photo featuring our new hires Kalae, Kayzee, Ganirex, Kiana, and Maelyn at our headquarters.

Enjoy great benefits including; Medical/Dental/Vision (premiums covered 100% for employees), 401(k) profit sharing with employer match, and paid personal time off for full-time employees (starting at 3 weeks per year).

We have a few positions available. For more information and to apply please visit cuhawaii.com or scan the QR code.

SCAN OUR QR
CODE FOR
MORE DETAILS



One of our 2024 high school scholarship recipients, Maria Sun.

Scholarship Winners Coming soon

Follow us for updates!



@cuhawaii



@cuhawaiiifcu





CELEBRATING EMPLOYEES



Congratulations **Rebecca Choi**

We are excited to announce that Rebecca Choi has been appointed as the Executive Vice President of CU Hawai'i effective March 2025. James Takamine, President/CEO, shared, "In her three years at CU Hawai'i, Rebecca has made numerous positive contributions and has brought an optimistic spirit and enthusiasm to our credit union."

Rebecca graduated summa cum laude from Princeton University with a Bachelor of Arts in Political Economy and started her career as a financial analyst at JP Morgan Chase & Co in New York City. She then transitioned to the private equity industry, working on investment transactions across Asia, Europe, and North America. Rebecca has also operated her own small business, led a graduate university, helped scale a national nonprofit serving entrepreneurs with criminal histories, and provided strategic consulting to businesses and nonprofit organizations locally and nationally.

Prior to joining the CU Hawai'i team in 2022 as the Vice President - Finance & Strategy, Rebecca contributed to a variety of local community projects to empower keiki, enhance workforce development, and uplift local entrepreneurs through Keiki Heroes, Vibrant Hawai'i, Fish Tank (NexTech Hawai'i), Ku'ikahi Mediation Center, Wailoa Ventures, and others.

Currently, Rebecca oversees Finance, Operations Support, and Community Development departments and contributes to strategic initiatives across the credit union. She champions efforts that foster our team's growth, increase efficiency, and improve member experience so that CU Hawai'i will become our community's credit union of choice. Rebecca brings a wealth of experience and propensity for pono action.

Beyond her work at CU Hawai'i, Rebecca mentors entrepreneurs and volunteers on nonprofit boards such as Hawai'i Island Chamber of Commerce, Japanese Chamber of Commerce & Industry of Hawai'i, University of Hawai'i at Hilo - College of Business and Economics, HIPlan, and NexTech Hawai'i. As a certified Mental Health First Aid trainer, she is committed to the holistic health and wellness of our community. Rebecca's values align with our mission to create "More Possibilities" for the people we serve.

We eagerly anticipate the extensive possibilities Rebecca will activate for our team, members, and the broader community of Hawai'i.



CELEBRATING EMPLOYEES

Happy Retirement Val Nakao

Wishing you all the best in this next chapter of your life, and may your retirement be filled with joy and endless POSSIBILITIES!



Val looks forward to doing more traveling. Here's to making every moment count and creating beautiful memories. Safe travels!



Meng being awarded for Employee of the Year by Rebecca and James.

Employee of the Year Meng Zhang

Meng has been with CU Hawai'i for 20 years and has contributed in significant ways to the development of the Finance Department. We are thankful to have Meng as a part of our CU Hawai'i 'ohana!

Employee Anniversaries Milestones

We love celebrating them whenever we can!



Kathy Oliveira
Kea'au Branch Manager



Adele Yagi
Senior Loan Officer



Vangie Solmerin
Call Center Manager



CELEBRATING EMPLOYEES

Core Values Winners 2024

HARD WORK means caring



RIENA KAUPU

Assistant Operations Supervisor

"She went above and beyond to be of service to the community at all our community events."

ASPIRATION is optimistic



MARISA MURRAY

Youth Program Coordinator

"She has an infectious positivity and a "can do" spirit. She is definitely quick to smile and slow to discourage."

WISDOM takes humility



SETH MAFFIT-ZALESKI

Assistant Operations Supervisor

"When there is a member situation and we are stuck figuring out what or how to help them he will find a solution."

AMBITION gets us going



KOBIE KINZIE

Management Trainee

"Kobie puts his best foot forward in any endeavor he takes on."

INNOVATION thinks ahead



JUNE NAKOOKA

Senior Collection Specialist

"June helps our members get past their situations by creating possibilities for them. Introducing a new route or plan in life is what she does."

INSPIRATION is all around us



SHELDON ISHII

Loan Officer

"Sheldon encourages others to show kindness to our fellow workmates. And that carries over to us showing kindness to our members also."

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

HARD WORK

ASPIRATION

WISDOM

AMBITION

INNOVATION

INSPIRATION

- Take care of members
- Believe in hopes and dreams
- Seek solutions
- Pursue your passion
- See possibilities
- Inspire aloha



Upcoming Holidays

CU Hawai'i will be closed on the following days for Memorial Day, All Staff Training, and Juneteenth;



Management Team



James Takamine
President/CEO



Rebecca Choi
Executive VP



Lynn Nuniez
VP of Member Services



Darren Nishioka
VP of Lending



Jeff Takemoto
VP of Support Services



Rosemarie Sakane-Elarco
VP of Risk Management



Mark Peters
Project Manager



Board of Directors



Eric Tanouye
Chairman



Ross Wilson Jr.
Vice Chairman



Ryan Kadota
Secretary



Francis Tsunezumi
Financial Officer



Toby Taniguchi
Director



Christine Takahashi
Director

Follow Us!

Don't forget to follow us on social media for our latest updates and events!

@cuhawaii

@cuhawaiiifcu



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