



APRIL-JUNE 2025



CU HAWAII
Federal Credit Union

MORE POSSIBILITIES

NEWSLETTER



Get ready for some exciting updates! In this edition, we are highlighting our Member Appreciation celebrations and recognizing our cash and prize winners. We will showcase our community service efforts, introduce a new board member, and celebrate a retirement.

Additionally, you'll discover our innovative Home Equity Line of Credit and the benefits of our Rewards Savings Account. We also extend our congratulations to our scholarship recipients and share highlights from our all-staff training. Here's to new possibilities!

Featured in this Newsletter

New Board Member
Happy Retirement
Home Equity Line of Credit

Rewards Savings Account
Member Appreciation
Kea'au High Reality Fair

Scholarship Recipients
Staff Training
Career Opportunities



CONGRATULATIONS



Welcome our new board member Ka'iu Kimura

Ka'iu Kimura is the Executive Director of the 'Imiloa Astronomy Center of Hawai'i and the Director of Ka Haka 'Ula O Ke'elikōlani College of Hawaiian Language at the University of Hawai'i at Hilo. A dedicated advocate for Hawaiian language and culture, she has played a pivotal role in integrating Indigenous knowledge with scientific research while fostering community engagement.

Ka'iu, a graduate of Kamehameha Schools, earned her BA and MA in Hawaiian Language and Literature from UH Hilo and is currently a PhD candidate in the university's Indigenous Language Revitalization program. Her passion for language revitalization was inspired by her uncle, Larry Kimura, a founding board member of Pūnana Leo and a key figure in the Hawaiian language movement. Witnessing the success of Hawaiian-speaking families, she was motivated to dedicate her career to ensuring the perpetuation of 'Ōlelo Hawai'i.

Before her leadership at 'Imiloa and Ka Haka 'Ula, Ka'iu worked with 'Aha Pūnana Leo, developing outreach programs for Native Hawaiian and international Indigenous communities. She has also lectured at UH Hilo, created Hawaiian language curricula for various industries, and participated in prestigious fellowships, including the First Nations' Futures Fellowship and the Omidyar Fellows program.

Ka'iu continues to lead efforts in education, culture, and science, strengthening the bridge between traditional knowledge and contemporary innovation for the benefit of future generations. We are excited to welcome Ka'iu Kimura to our team and create "More Possibilities" for the people we serve.



Happy Retirement Sheri Kojima

Sheri has been a part of our 'ohana for 20+ years, contributing to our Waiākea student branch and reality fairs. She was a Business Teacher, Work-Based Learning Coordinator, and DECA Advisor at Waiākea High School. We are grateful for her lasting impact!



CU HAWAII
Federal Credit Union

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

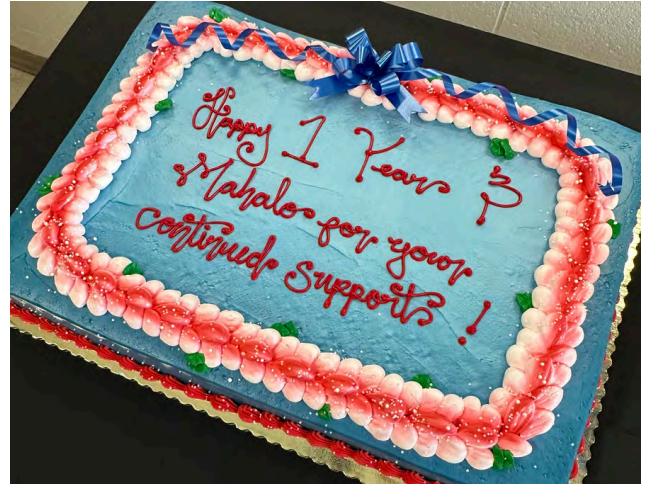
Additional Information: Membership restrictions may apply. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. No minimum deposit is required to open the account. Monthly one (1) Direct Deposit or ACH payment or ACH credit, enrollment in 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.



CELEBRATING MEMBERS

Kea'au High School One Year Anniversary

Our Kea'au Student Branch turned ONE!! We celebrated with cake, slushies and gave out logo items to students during recess





CU HAWAII
Federal Credit Union

CELEBRATING MEMBERS

Member Appreciation April 2025

We are thankful each and every day for our members and community but are especially excited when we get the chance to celebrate them.



In the spirit of MORE POSSIBILITIES, we celebrated our members throughout the month of April. Members had chances to win weekly prize giveaways, cash, and received a special gift for visiting us on Member Appreciation Day.



Member Appreciation Cash Giveaway Winners

Congratulations to all of our cash giveaway winners! They visited us on Member Appreciation Day and received the chance to win \$200.



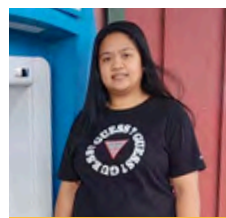
Hilo Branch



Puainako Branch



Kea'au Branch



Pāhoa Branch



Nā'ālehu Branch

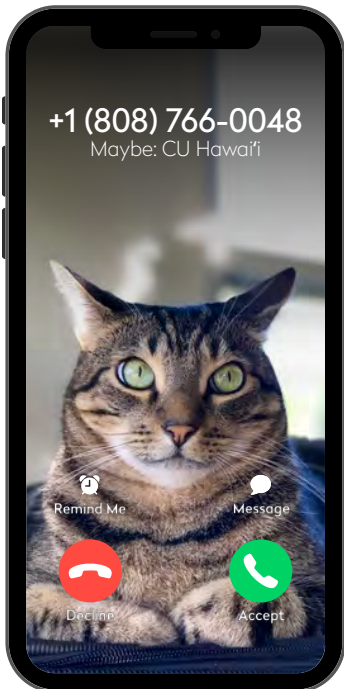


Kona Branch



SPOT & AVOID SCAMS

At CU Hawai'i, we care about your financial safety and we want you to be aware of these types of scams and how to prevent them. Whenever you are in doubt, please contact us directly at (808)933-6700.



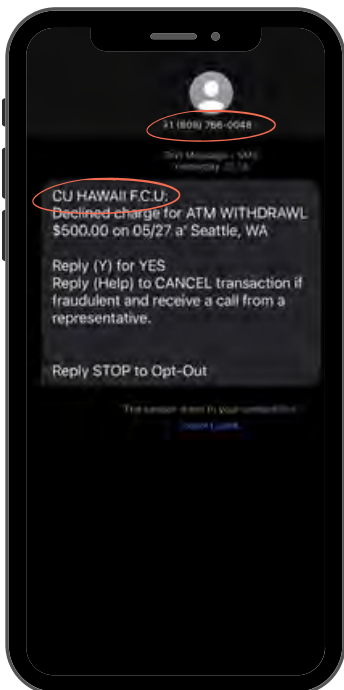
Ways to spot & avoid Phone Scams

- 1 Receive a call at an odd hour
- 2 Caller speaks with urgency for you to make a decision
- 3 Caller asks you to share a one-time passcode or pin
- 4 Caller asks for personal information, such as full card number, account number, passwords, etc.
- 5 Caller asks you to give remote access to your device

▶ Don't rely on caller ID, scammers can spoof calls to make it look legitimate

▶ Don't share your account details, card numbers, or other personal information

▶ Verify caller's identity, hang up, and call us directly at (808)933-6700



Ways to spot & avoid Text Scams

- 1 Caller ID shows a regular phone number instead of a short text code (Example: 49447)
- 2 Name not listed correctly
- 3 Does not reference the last four digits of the card
- 4 Required "FreeMsg" not displayed in text
- 5 Required option to "STOP" to end not displayed in text

▶ Sign up for our cards app to review transactions

▶ Contact the credit union directly to avoid scammers

▶ Setup Transaction alerts to review purchases in real-time

▶ Call the number on the back of your card if you have questions



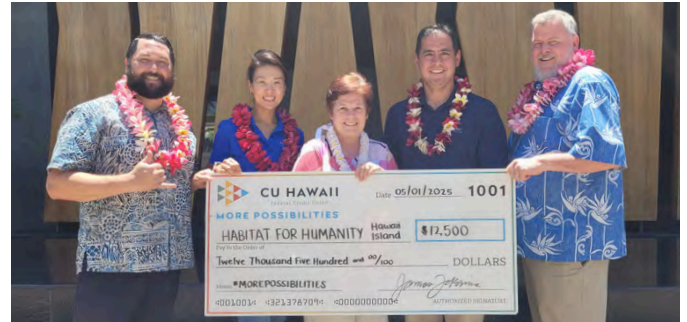
COMMUNITY SERVICE & OUTREACH

Kea'au High School Financial Reality Fair

Students engaged in hands-on activities that simulated real-life financial decisions, helping them understand the importance of budgeting, saving, and making informed financial choices.



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



Habitat for Humanity Donation

To help Hawai'i Island families secure a simple and durable place to live, we donated \$12,500 to Habitat For Humanity Hawai'i Island (HFH) leveraging a matching grant from the Federal Home Loan Bank of Des Moines (FHLB).

Hawai'i HomeOwnership Center Donation



To help support Hawai'i home ownership, we donated \$6,250 to Hawai'i HomeOwnership Center leveraging a matching grant from the Federal Home Loan Bank of Des Moines (FHLB).

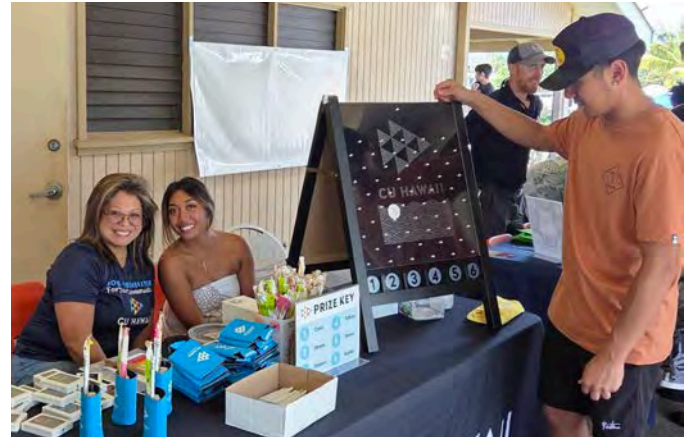


COMMUNITY SERVICE & OUTREACH

Healthy Mothers Healthy Babies Donation

During our staff training, we worked together to create diaper cakes filled with baby essentials for Healthy Mothers Healthy Babies.

This organization provides vital support for individuals, families, and communities by offering education and resources on reproductive health related to pregnancy, postpartum care, and primary care.



Ka'ū Coffee Festival Community Event

Another fun year at the 2025 Ka'ū Coffee Festival. Participants won some CU Hawai'i swag and coffee straws. We look forward to creating MORE POSSIBILITIES for our community.

Kaukau 4 Keiki Volunteering



Photos featuring some of our staff having fun creating diaper cakes and the creative cakes that they came up with.



Kaukau 4 Keiki provides nutritious meals to keiki islandwide during the summer. Our CU Hawai'i team helped pack and distribute bags of groceries.



SOCIAL MEDIA HIGHLIGHTS

Giveaway Member Appreciation

In the month of April, we had a giveaway to celebrate our members. Those who completed the requirements below received a chance to win one of four grand prizes!

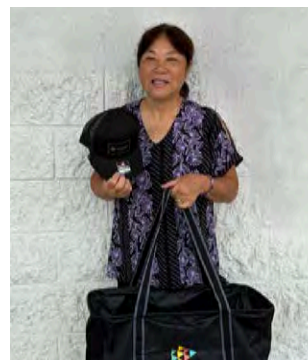
- ▶ Use Debit Card for purchases 10 times
- ▶ Use Credit Card for purchases 10 times
- ▶ Download our CUHI Cards App and sign up for transaction notifications
- ▶ Have a Rewards Savings account

The photos to the right feature our happy Member Appreciation giveaway winners. We look forward to creating MORE POSSIBILITIES for our members!



Giveaway Mother's Day

For Mother's Day, members could enter to win a custom CU Hawai'i utility bag filled with our favorites a towel, hat, blanket, puzzle, playing cards, and a vacuum-sealed mug.



Giveaway Father's Day

For Father's Day, members could enter to win a custom CU Hawai'i utility bag filled with our favorites a towel, hat, blanket, puzzle, playing cards, and a vacuum-sealed mug.



2025 SCHOLARSHIP RECIPIENTS

Congratulations Scholarship Recipients

CU Hawai'i awarded \$25,000 in scholarships! Providing students with MORE POSSIBILITIES for their future. Each student received \$2,500. Check out our social media for highlights on each student!

HIGH SCHOOL STUDENTS



ReiLey Udo-Tao
Waiākea High School



Maiyah Panis-Vuong
Waiākea High School



Sheycie Asejo
Waiākea High School



Charlie Silva
Waiākea High School



Hayden Niles
University of Hawai'i at Hilo



Kawehi Cabuzel
University of Southern California



Chase Pratt
Kea'au High School



Ioane Miller
Ka 'Umeke Kā'eo



Wa'iolukea Publico
University of Hawai'i at Manoa



Riley Tomlanovich
University of Hawai'i at Manoa



Photo featuring scholarship awardee, Wa'iolukea with her check and some gifts from Rebecca and James.

COLLEGE STUDENTS



CU HAWAII
Federal Credit Union

MORE POSSIBILITIES

Join our 'ohana Career Opportunities



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).

Scan our
QR code
for more
details



Photo on the left features our recent hires Dustyne, Paige, Nicole, Kahiau, and Kuulei at our headquarters.

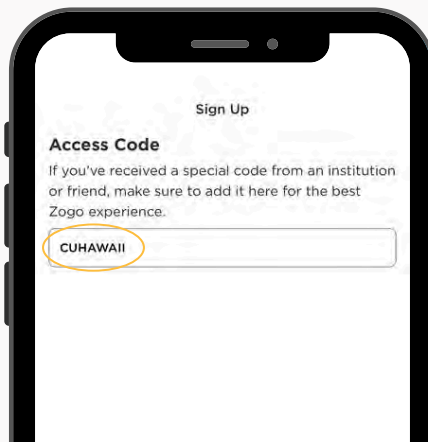
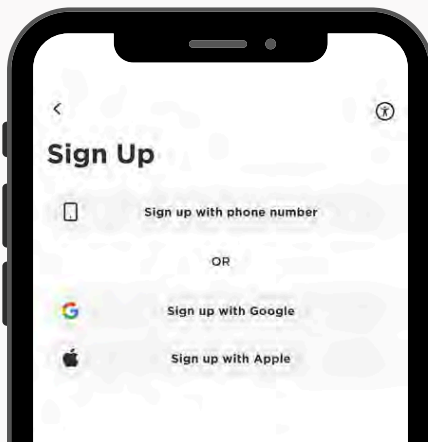
We have a few positions available. For more information and to apply please visit cuhawaii.com or scan the QR code above.

Download the Zogo App Financial Literacy

Get paid to boost your financial literacy! Master your financial knowledge and earn rewards! Download Zogo today!



CU HAWAII & zogo
Federal Credit Union



HOW TO GET STARTED

1. Download the Zogo App in the app store or simply by scanning the QR code below
2. Create an account using your phone number, Apple, or Google accounts
3. Enter access code **CUHAWAII**
4. Start learning and earning rewards!



BEHIND THE SCENES

CU Hawai'i Staff Training

A day filled with activities, learning opportunities, and community service. We also had a special guest speaker, Derek Kurisu.



Milestones

10
YEARS OF SERVICE



Seth Maffit-Zaleski
Assistant Operations Supervisor

Follow Us!

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



Ka'iu Kimura
Director

[f @cuhawaii](#)
[@cuhawaiiifcu](#)

Upcoming Holidays

CU Hawai'i will be closed on the following days for Labor Day, Indigenous Peoples' Day, and Veterans Day;



Board of Directors

Welcome our newest board member! 



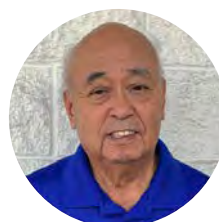
Eric Tanouye
Chairman



Ross Wilson Jr.
Vice Chairman



Ryan Kadota
Secretary



Francis Tsunezumi
Financial Officer



Toby Taniguchi
Director



Christine Takahashi
Director