

July - September 2025

DISCOVER CU HAWAII



Product Spotlight

We're excited to show how our products and services can improve your finances. Whether you want to invest, save, or find a loan, we are here to help. Our team offers support tailored to your needs. We believe in giving our members the tools they need to reach their financial goals. Let us help you explore MORE POSSIBILITIES!

SmartScore

Designed for people starting fresh with no credit history or looking to improve a less-than-stellar credit score.



5.00% APR¹ FIXED RATE



\$300 - \$5,000



12 MONTH TERM



BUILD CREDIT AND SAVE!



**Your credit score will depend on your timely payments and financial habits. Results cannot be guaranteed. Please note that this product will not eliminate any negative credit history from your credit report.*

Scan the QR Code to learn more!



¹APR=Annual Percentage Rate. Applicants must qualify under CU Hawaii's membership and lending guidelines. Rates are subject to change. Loan rate of 5.00% effective 07/01/2025. Your Membership Savings account is used as collateral for your SmartScore loan. As of 07/01/2025, the APY (Annual Percentage Yield) for a Membership savings account is 0.05% and is subject to change without notice. Payment example: A loan of \$300 with 5.00% APR with a 12 month term will have 12 monthly Principal and Interest payments of \$25.69, which includes \$8.28 total interest paid. A loan of \$5,000 with 5.00% APR with a 12-month term will have 12 monthly Principal and Interest payments of \$428.08, which includes \$136.96 total interest. After successful repayment of the loan, the balance in your Membership Savings account will be made available. If you fall 30 days delinquent, your SmartScore Loan will be settled and closed, using the funds previously pledged in your Membership Savings account. Certain restrictions apply. Insured by NCUA.



How is your credit score calculated?



PAYMENT HISTORY (35%)

Making payments on time boosts your score

CAPACITY (30%)

The less you use of your total available credit each month, the better

LENGTH OF CREDIT (15%)

A longer history of good credit habits raises your score

NEW CREDIT (10%)

Opening lots of new credit cards within a short time can hurt your score

MIX OF CREDIT (10%)

Revolving credit (credit cards, lines of credit) vs. installment loans (mortgages, car loans, personal loans)

Product Spotlight

(continued)

New Teacher Assistance Program

If you are a newly hired public school teacher in Hawai'i, we have some great resources available for you! With the Kumu Kāko'o New Teacher Assistance Program, we offer:

- 🍓 Personal Loans of up to \$4,000
- 🍓 Credit Cards of up to \$1,000
- 🍓 A \$250 CU Hawai'i Grant
(limited to the first 25 teachers who apply)
- 🍓 SmartScore Credit Builder Loan
- 🍓 Rewards Savings Account

This offer ends on November 30th! Subject to CU Hawai'i membership. New employment verification from the State of Hawai'i is required.

Scan the
QR Code
to fill out
a form!



Explore MORE POSSIBILITIES on the road ahead!

Don't miss out on our amazing new auto rates! We offer options for both new and used vehicles to fit your budget, with a simple financing process to help you get your dream car easily.

NEW AUTO
RATES AS LOW AS

4.49%
APR*

USED AUTO
RATES AS LOW AS

4.99%
APR*



Scan the QR
Code to apply!



*APR= Annual Percentage Rate. Upon approved credit, rates as low as 4.49% APR for new autos and as low as 4.99% APR for used autos. Stated rates are valid for a 36 month term with a credit score of 720 or higher only. Other terms and rates are available. Rates are based on the term of the loan, the mileage of the vehicle and the credit score. All loans are subject to approval. Certain restrictions may apply. Rates may change at any time without notice. Membership eligibility required. Insured by NCUA.



Rewards Savings Account

5.00%
APY*

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

Scan the
QR Code
to learn
more!



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.

Celebrations

We are grateful every day for our members and community, but we are especially excited when we have the chance to celebrate them. We love recognizing our members whenever we can. Here are some ways we show our appreciation.

I Love My Credit Union Day

We celebrated I Love My Credit Union Day with scratch cards for members who visited any of our branches on July 25th. Members whose scratch card revealed a present won some swag items.



What is "I Love My Credit Union Day"?

I Love My Credit Union Day celebrates the essential role of credit unions in communities. It brings together members and staff to honor shared values, strengthen relationships, and reaffirm commitment to financial well-being, highlighting the positive impact credit unions have on people's lives.



MORE POSSIBILITIES for our community!



Student Branch Grand Opening at Pāhoa High & Intermediate

We partnered with the Hawai'i State Department of Education and opened a new student credit union at Pāhoa High & Intermediate School. The student branch provides work-based learning, financial literacy education, and financial services to students, faculty, and staff.

A grand opening and ribbon-cutting ceremony was held at the student-run branch at Pāhoa High & Intermediate School on August 18. It is the second student branch in the Puna District and our third student branch. Hawai'i DOE Complex Area Superintendent Stacey Bello, Complex Area Officer Wilma Roddy, Principal Kim Williamson, Vice Principal Brianna Sanchez, along with CU Hawai'i Board Chair Eric Tanouye and President/CEO James Takamine, attended the grand opening of the new school branch—fully staffed and operated by students.

Student Member Service Representatives gain valuable work experience, improve their financial literacy, and earn money through this work-based learning opportunity. The student credit union also provides financial services and education to the greater Pāhoa High & Intermediate School community as students serve their peers and teachers.



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.

What are Frauds & Scams?

Fraud involves obtaining information dishonestly without your awareness, while scams trick you into willingly giving money or personal details. Common types include imposter scams, online shopping scams, and sweepstakes scams.

What to do if you have been scammed?

Scammers expertly manipulate through calls, emails, and texts to extract money or sensitive information. If you've shared personal details or made payments to a suspected scammer, you may lose your funds. It's advisable to contact the company involved to check for recovery options.

Where to report Frauds & Scams

- Report suspected fraud or scams to the [Federal Trade Commission \(FTC\)](#)
- Register on the Do Not Call Registry for unwanted telemarketing calls
- Report investment fraud to the SEC or FINRA
- Report financial crimes to the FBI (mortgage fraud or investment fraud)

Contact us

 (808) 933-6700

Monday - Friday: 7:30am - 6:00pm

Saturday: 8:00am - 1:30pm

Sunday: Closed

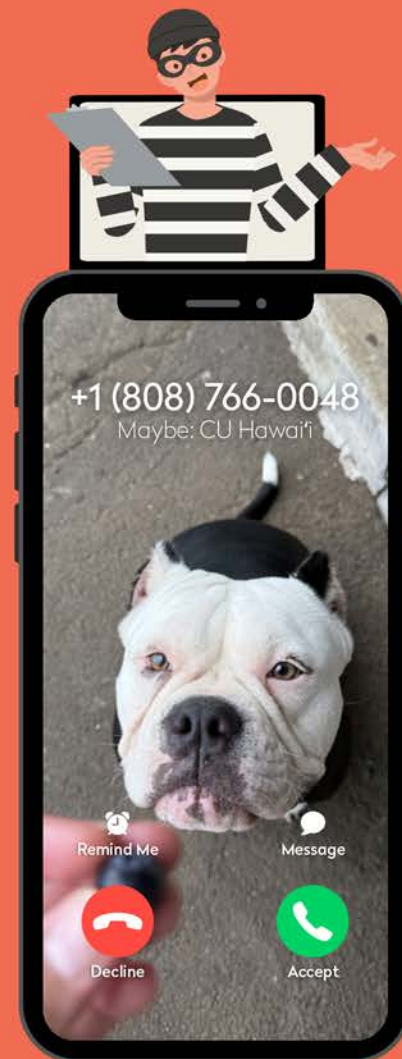


CU HAWAII
Federal Credit Union



Phone and Text Scams

Phone and Text Scams are a type of fraud where scammers use calls or text messages to trick you into revealing personal information like your login details, bank account numbers, or Social Security number, or to get you to click malicious links that install malware on your device. These scams often mimic legitimate communications from banks, shipping companies, or government agencies, using urgency or promises of rewards to pressure you into acting quickly without thinking. Always stay alert and informed to spot and avoid scams!



IDENTIFYING WARNING SIGNS

- ▶ Urgency and pressure
- ▶ Requests for unusual payment methods
- ▶ Requests for sensitive personal information
- ▶ Suspicious links or grammar
- ▶ Unfamiliar phone numbers or contact methods

HOW TO PROTECT YOURSELF

- ▶ Don't answer calls from unknown numbers
- ▶ Never provide personal or financial information in response to unexpected calls or texts
- ▶ Be cautious about clicking links in text messages
- ▶ Don't let callers pressure you
- ▶ Use call-blocking and filtering services



Community Service & Outreach

At CU Hawai'i, we focus on community service and outreach by providing financial education, supporting small businesses, and engaging in local events. We volunteer for charities and sponsor community initiatives to foster strong relationships and promote inclusivity. Join us in creating MORE POSSIBILITIES for our community!



Relay for Life

We saddled up for a cure and roped in \$5,000+ in donations to create More Possibilities for the American Cancer Society. A heartfelt thank you to everyone who visited our tent at Relay for Life!

Kaukau 4 Keiki

Kaukau 4 Keiki provides nutritious meals to keiki islandwide during the summer. Our CU Hawai'i team helped pack groceries and distributed bags to families who signed up. A big mahalo to all of the volunteers who helped support our community and lend a helping hand together.



Keiki Summer Fun Program

Our yearly visit for the Nā'ālehu Keiki Summer Fun Program was a success. The keiki engaged in financial literacy activities. Each activity was designed to be interactive and fun, instilling valuable lessons about money management in a way that resonated with them. The keiki also participated in games that reinforced budgeting skills and the importance of setting financial goals. At the end of the program keiki received a CU Hawai'i wallet to start saving!



Career Fair

We had a great time at the Pacific Media Group & Hawai'i Island Chamber of Commerce Young Professionals Career Fair. Our team enjoyed engaging, sharing insights about the career paths available within CU Hawai'i, and highlighting the unique culture and community spirit that defines our organization. We gave away prizes and met wonderful people who might just become a part of our CU Hawai'i 'ohana.



Waiākea High School Club Day

At Waiākea Club Day, our Student Member Service Representatives created MORE POSSIBILITIES for students. They engaged with their peers, shared information about CU Hawai'i, and distributed ice-cold Hawaiian Sun juices while using our CU Hawai'i koozies.

Community Service & Outreach (continued)

Ka'ū Community Health Fair

The Ka'ū Community Health Fair is a day filled with health education, entertainment, prizes, and more. At our booth, we provided water and granola bars and offered several giveaways. Three lucky winners received an insulated water bottle, an adjustable dumbbell set, and a health and fitness tracker.



The Walk to End Alzheimer's

We raised \$2,000 in donations and contributed \$3,000 to support the Alzheimer's Association. Thank you to everyone who visited our tent and showed support! Your generosity makes a significant difference for those affected by Alzheimer's. It was amazing to see the community come together for this cause.



Home Fair & Expo

The Hawai'i Island Realtor's Home Fair & Expo is a community-focused event aimed at linking residents with reliable industry experts. We had the opportunity to share our services and essential information with attendees. Additionally, we had a fun Plinko game, gave out swag, and great prizes.

Kiwanis Keiki Day

Kiwanis Keiki Day is a community event showcasing programs, services and activities for keiki in East Hawai'i. Our table featured engaging activities such as financial literacy trivia, check writing exercises, and a fun grocery game. Every participant walked away with a prize of their choice.



Best Credit Union & Customer Service

Finalist for East Hawai'i

Mahalo Big Island for your continued support, your votes and allowing us to provide the spirit of possibilities to you and your 'Ohana. MORE POSSIBILITIES for all of us!



Evaluate Your Holiday Budget

Zogo App

Zogo is a gamified financial education app that rewards users for completing bite-sized educational modules.

With the Zogo app, you can identify spending areas, set savings goals, and prepare financially for upcoming festivities.

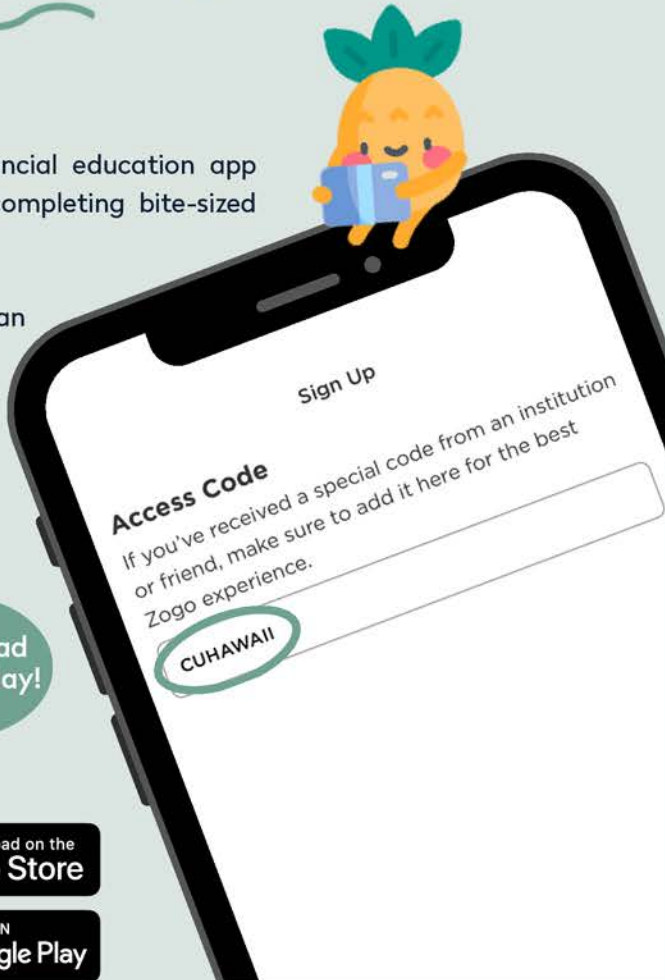


Download Zogo today!



Download on the
App Store

GET IT ON
Google Play



CU HAWAII & **zogo**
Federal Credit Union



Social Media Highlights

Our social media goal is to engage members and the community by sharing behind-the-scenes updates, featuring member stories, and promoting events to raise awareness of our activities.



Back to School Giveaway

Before the school year began, we wanted to get keiki excited about the new year by having a giveaway. Two lucky members won a \$50 Target gift card, a CU Hawai'i water bottle, a stress ball, a highlighter, a notebook, a lanyard, and a pen. Participants were randomly chosen by simply entering through our social media channels.

More Possibilities

Join Our 'Ohana

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.



We welcome new team members dedicated to exceptional service at CU Hawai'i. Explore career advancement opportunities and join our dynamic, supportive team.

2025 Holiday Schedule

CU Hawai'i will be closed on the following days;

Indigenous Peoples' Day
Monday, October 13th

Veterans Day
Tuesday, November 11th

Thanksgiving Day
Thursday, November 27th

Christmas Eve (closed at 1pm)
Wednesday, December 24th

Christmas Day
Thursday, December 25th

New Year's Eve (closed at 1pm)
Wednesday, December 31st

New Year's Day
Thursday, January 1st (2026)

Contact

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