



DISCOVER
CU HAWAII'

2025 Highlights

2025 Impact Report

Our community impact report for 2025 highlights the importance of education, community engagement, and collaboration in driving change. Partnerships with local schools, businesses, and volunteers have expanded our reach and resources, empowering students and promoting a culture of learning and giving back. We encourage you to explore the report to appreciate our impact and celebrate our achievements toward a future filled with MORE POSSIBILITIES.



Community Giveback



Financial Literacy

In-classroom workshops



Financial Literacy

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Reality Fairs

Pahoa High & Intermediate School
Keaau High School
Christian Liberty Academy

Partnerships



Healthy Mothers,
Healthy Babies

- Spotlight during all staff training
- Provided distribution site for holiday gift event



Hawai'i Food Basket

- Keiki Heroes activity book distribution



Pāhoa Promise

- Pāhoa Reads Program – distributed 70 books



Neighborhood Place of Puna

- Featured this organization for a holiday keiki gifting community event

More Possibilities Scholarship

10 students awarded

\$25K

6 high school
4 undergraduate

Milestones

Opening of PHIS student branch
on 8/18



Hosted our first get Real Financial Reality fair at Christian Liberty Academy

Student Testimonial



"Over the last year and a half, working at CU Hawaii has been an opportunity that I appreciate a lot. I've felt really welcomed by all the staff here, and I'm glad I got the opportunity to help the community in my role as a student MSR. Working here has helped me grow as a high school student who is now preparing to go off into the world. Thank you so much for supporting me and the Waiakea Branch, it's been a great time working with you!" -Tyler (WHS)

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Rewards Savings Account



Ride the Wave of Rewards

5.00 % APY*

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



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.



Scholarship Program

We are excited to celebrate Hawai'i Island's 2026 graduating high school seniors and current college students by helping to provide MORE POSSIBILITIES for their futures!

\$25,000

10 SCHOLARSHIPS AVAILABLE

6 \$2,500 Scholarships to Hawai'i Island High School Graduates

4 \$2,500 Scholarships to Undergraduate College Students



Eligibility,
Requirements,
Apply Now!

Deadline:
**MARCH
20TH**



Community Service & Outreach

We have been involved with 56 outreach events, talks, and workshops in 2025, reaching a total of 4,750 people in the community. Here are a few events and donations that we were a part of:



Walk to End Alzheimer's

We raised \$1,950 to create More Possibilities for the Alzheimer's Association in Hawai'i.



Relay for Life

We raised over \$5,000 to create More Possibilities for the American Cancer Society.



Kaukau 4 Keiki

We helped provide nutritious meals to keiki island wide during the summer. We packed groceries and distributed bags to families who signed up.



Habitat for Humanity

We donated \$12,500 to help Hawai'i Island families secure housing, utilizing a matching grant from the Federal Home Loan Bank of Des Moines.

We prioritize community service by offering financial education, supporting small businesses, and participating in local events. Volunteering for charities and sponsor initiatives to build relationships.



Financial Reality Fair

CHRISTIAN LIBERTY ACADEMY

We hosted our first Financial Reality Fair at Christian Liberty Academy. Their support helped us give students a valuable financial experience. It was great to see the excitement of the students while they learned important skills for their future.



Thanksgiving 'Ohana Dinner

PĀHOA ELEMENTARY SCHOOL

Pāhoa Elementary organized a night featuring arts and crafts, a turkey dinner, and prize raffles. Attendees who opened accounts received a handmade centerpiece and a chance to win a \$200 Thanksgiving dinner from Sack n Save!

College & Career Fair

PĀHOA HIGH SCHOOL

Our Pāhoa High Student Branch had a great time engaging with their classmates while sharing insights about CU Hawai'i and our latest activities. They enjoyed playing games and even held some giveaways!



CU HAWAII
Federal Credit Union

Community Service & Outreach (continued)



Toy Drive

NEIGHBORHOOD PLACE OF PUNA

A big mahalo to everyone that brought in donations for our toy drive! We are incredibly grateful to be part of such a wonderful cause that brings hope to keiki.



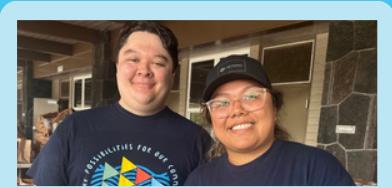
More Possibilities for our community!

2025 RECAP

Donation



Financial Reality Fair



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Celebrations

Here's a recap of our celebrations this past year. We appreciate our members and community daily, but we especially enjoy recognizing them during special events. Here are ways we show our gratitude:

Reaching 1,000 Followers

INSTAGRAM

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!



One Year Anniversary

KEA'AU STUDENT BRANCH

We marked the first anniversary of our Kea'au Student Branch with a fun celebration! The festivities included cake, slushies, and distributing logo items to students during recess.



Member Appreciation

MONTH OF APRIL

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.



Student Branch Grand Opening

PĀHOA HIGH & INTERMEDIATE

In August, we 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.

I Love My Credit Union Day

OCTOBER 16TH

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.



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.

Halloween Keiki Coloring Contest

Keiki up to 14 years and under were able to enter our coloring contest for a chance to win a CU Hawai'i drawstring bag filled with some fun Halloween treats!



Christmas Keiki Coloring Contest

Keiki 4-7 years and 8-14 years were able to enter our coloring contest to win a CU Hawai'i gift bag filled with some festive treats.



Stay tuned for more fun giveaways coming your way!



Halloween at the Branches

On Halloween, our staff got creative with their costumes. From tacky tourists, Inside Out, Pink Ladies, and more.



Kea'au Branch



Lending & Collections



Hilo Branch

Fan Gear Fridays

On Fridays staff showed off their favorite teams and reped their gear.



Nā'alehu Branch



Management



Finance & Ops Support



Call Center

Spirit Week in December

In December our staff got into the holiday season with a Spirit Week. It consisted of Merry & Bright Monday, Tinsel Tuesday, Winter Land Wednesday, Tree Topper Thursday, and Fun Friday.

Check out more staff photos on our social media!

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.

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 sensitive personal information
- ▶ Suspicious links or grammar
- ▶ Requests for unusual payment methods
- ▶ 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



Little Ways to Save

Making small adjustments to your daily habits, planning, and optimizing recurring expenses can be effective ways to save money. Over time, these little changes can accumulate to create MORE POSSIBILITIES with savings.

FOOD AND GROCERIES

Grow Your Own

Start a small garden for herbs, fruits, and veggies.

Plan Your Meals

Create a weekly meal plan to minimize food waste and ensure you only buy what you need.

Use Coupons and Apps

Take advantage of digital coupons and cash-back apps to get discounts or money back on groceries. Many stores offer apps that provide exclusive deals and track your rewards.

Buy Store Brands

Purchase store-brand products, which are cheaper than name brands but offer similar quality.

Bulk Buys

Go to Costco or Cost.U.Less for bulk items for a cheaper price.

HOME & UTILITIES

Energy Efficiency

Switch to LED bulbs, unplug idle electronics, and use cold water for laundry.

Use Energy Star Appliances

When it's time to replace appliances, opt for Energy Star-rated models. These appliances are designed to be more energy-efficient, saving you money on your electricity bill over time.

ACTIVITIES & LIFESTYLE

Resident Discounts

Use your Hawaii Driver's License for "Kamaina" discounts at local stores, hotels, and attractions.

Happy Hour

Save on drinks and pupus during early evening specials.

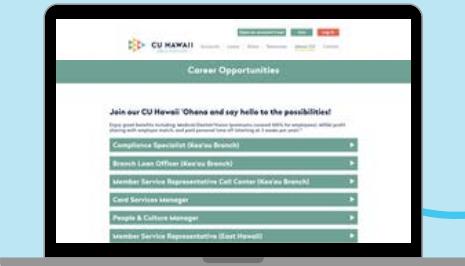
More Possibilities

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.

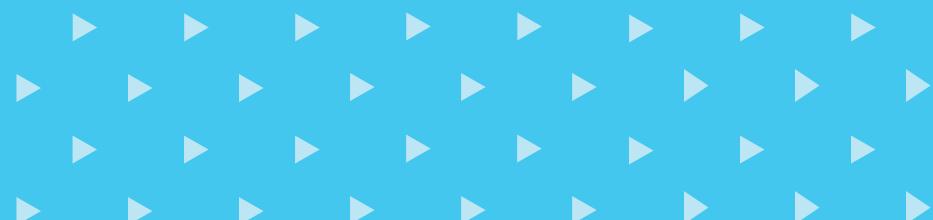
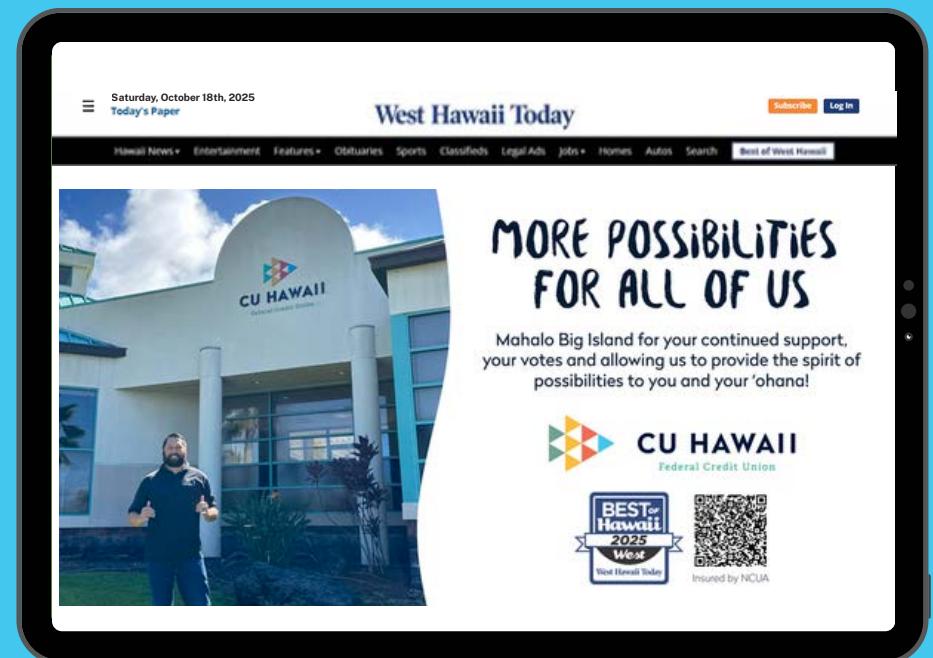


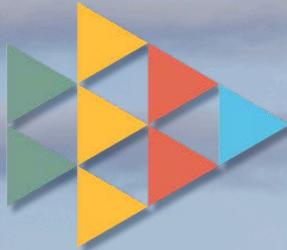
We welcome new team members dedicated to exceptional service at CU Hawai'i. Explore career advancement opportunities and join our dynamic, supportive team.

Best Credit Union & Customer Service

Finalist for West 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!





MORE POSSIBILITIES

2026 Holiday Schedule

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

Martin Luther King Jr. Day
Monday, January 19th

President's Day
Monday, February 16th

Memorial Day
Monday, May 25th

Juneteenth
Friday, June 19th

Independence Day
Saturday, July 4th

Staff Training Day
Friday, August 21st

Labor Day
Monday, September 7th

Indigenous Peoples' Day
Monday, October 12th

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