



**A Message from Cory D'Orazio,
Marketing and Sales Manager**

Our HOCU ohana wishes you a blessed and prosperous new year! As we welcome 2025, we're filled with deep gratitude for the trust and loyalty you've shown HOCU throughout another remarkable year. Your commitment to our credit union continues to inspire us and drives everything we do.

We've been amazed by how our members came together for the community this past year – whether it was protecting their financial security at our Shred-It Days or bringing holiday joy to local families through our most successful toy drive ever. This is what our credit union family is all about. To show our appreciation in an even more meaningful way, we're excited to announce a new event this year. Instead of our usual Annual Meeting luncheon, we're celebrating our members with special events and giveaways across multiple branches during our first-ever Member Appreciation Week in March.

As we look ahead to 2025, we're committed to finding new and better ways to serve you and help you achieve your financial goals. By expanding our member appreciation efforts, we hope to reach and thank more of our valued members than ever before. Mahalo for being a vital part of our HOCU's success.

With gratitude,

A handwritten signature in black ink, appearing to read "Cory D'Orazio".

**UPCOMING
EVENTS**

Member Appreciation Week
March 24-29, 2025

We're excited to announce our first-ever Member Appreciation Week. We'll be hosting special pop-ups throughout the week featuring giveaways from local vendors at our Moiliili, Ewa, and Airport branches. Stay tuned for more details on the full schedule and participating vendors!

88th Annual Meeting
Friday, March 28

Join us for our 88th Annual Meeting on Friday, March 28, 2025 at 10:00 AM in our Moiliili Branch Community Room. This is a complimentary event for all attendees. For more info, go to myhocu.com.

OTHER

**HUGS HOLIDAY TOY DRIVE
ACHIEVES NEW RECORD**



HOCU's annual holiday toy drive brought record-breaking support to HUGS (Help, Understanding and Group Support), a local organization dedicated to children with long-term illnesses and their families.

Due to the incredible generosity of our community and credit union members, we collected over 350 toys across our branch locations—the highest number in the drive's history. These donations helped bring joy to families throughout Hawaii during the holiday season. We extend our heartfelt mahalo to our members and staff for making this toy drive

We're Continuing Our Certificate Special

We're continuing our certificate special rates to get more for your money.

For more info, go to myhocu.com/certificate-special. Call us or visit one of our branches to take advantage of this special.

HOCU Welcomes New Volunteers

We are delighted to announce the newest additions to our HOCU Volunteers - Alwyn Chikamoto and Kevin Nishimura to our Supervisory Committee. Their dedication and expertise will undoubtedly contribute to HOCU's continued success.

2025 Board of Directors Elections

No candidates were nominated by petition for HOCU's 2025 Board of Directors elections. As a result, incumbents Chris Jay, Colin Chung, Lianna Napuunoa, and Leila Kagawa were re-elected by acclamation. Congratulations!

March Staff Meeting

Our next staff meeting is scheduled for Tuesday, March 18, 2025

All HOCU branches will open at 10:15 am for members.

Upcoming Holidays



The credit union will be closed in observance of the following holidays:

Martin Luther King Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

Please visit www.myhocu.com for more info on our hours.

such a success. Watch for announcements about upcoming charity events in 2025.

HOCU MEMBERS SHRED 13,000 POUNDS OF PAPER IN 2024



HOCU's latest Shred-It Day was a huge hit at our Moiliili Branch on October 12, 2024. Participants safely destroyed and recycled over 5,000 pounds of sensitive documents at this highly requested event.

Combined with our previous Shred-It Day, HOCU members have helped securely dispose of more than 13,000 pounds of paper in 2024, supporting both security and environmental sustainability. We thank all who participated and invite you to join us for our next Shred-It Day planned for April 2025.

HOCU JOINS KAPAHULU-MOILIILI CHRISTMAS PARADE



HOCU made a festive return to the Kapahulu-Moiliili Christmas Parade this year, marking our first time in the event since 2019. More than 20 staff members from various branches came together to spread holiday cheer along the parade route, distributing limited edition glowsticks and candy to excited parade-goers.

Mahalo to all our staff members and volunteers who helped make this holiday tradition special once again.

