



**A Message from Mark Munemitsu,
President/CEO**

Aloha! As HOCU embarks on its 90th year serving you, I want to thank our members for the privilege of leading your credit union. We've grown from a group of like-minded individuals offering credit and service to Federal employees in Hawaii to a \$400-million institution continually meeting today's competitive challenges. We could not accomplish this without your support.

I want to recognize the passing of Orby Groves this past year. Orby, retired from both the police department and Internal Revenue Service, faithfully served as a HOCU volunteer from 1991 to 2016—starting with the Supervisory Committee and retiring after eleven years on the Board of Directors. A man of few words who spoke with conviction and thoughtfulness, he was a devoted husband, father, and grandparent. We extend our condolences to the Groves family.

2026 holds much promise for HOCU. We're exploring ways to serve you efficiently and expediently while maintaining the friendly, courteous service you appreciate, as evidenced by our consistently high member survey marks. We strive to offer products that meet your financial needs while maintaining a strong financial base that supports future generations. You can support our journey by spreading the word about HOCU and the benefits of credit union membership. Thank you for your continued support as we begin this milestone year together.

Mahalo,

**UPCOMING
EVENTS**

**2026 Board of Directors
Elections**

The upcoming elections will be held online. Here are the details below:

1. Voting will commence on **Friday, January 23**. Look for announcements via email and myhocu.com about the voting process.
2. Members who are eligible to vote and want to vote by mail can request a paper ballot to be sent to them.
3. The tabulation of votes will be conducted by CU Ballot, a third party online voting system.

**HUGS TOY DRIVE SETS NEW
DONATION RECORD**



Thanks to our community's response, HOCU's annual holiday toy drive collected its largest donation ever for HUGS (Help, Understanding and Group Support), a local organization dedicated to children with long-term illnesses and their families.

Questions? Please contact us at 808-777-5610 or visit myhocu.com.

89th Annual Meeting
Friday, March 27

Join us for our 89th Annual Meeting on Friday, March 27, 2026 at 10:00 am. Members may attend virtually or at our Moiliili Branch. This is a complimentary event for all attendees. For more info, go to myhocu.com.

Member Appreciation Week
March 23-28, 2026

We're bringing back Member Appreciation Week by popular demand! Join us throughout the week as we host special pop-ups featuring giveaways from local vendors at our Moiliili, Ewa, and Airport branches. Stay tuned for more details on the full schedule and participating vendors!

OTHER

We're Continuing Our HELOC Special

We're continuing our Home Equity Line of Credit special into the new year to help you tackle home improvements or pay off your mortgage.

For more info, go to myhocu.com/heloc-special. Call us at 808-677-5646 or visit one of our branches to take advantage of this special.

March Staff Meeting

Our next staff meeting is scheduled for Tuesday, March 17, 2026.

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 19

Presidents' Day
Monday, February 16

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

The overwhelming community support helped bring joy to families throughout Hawaii during the holiday season. Mahalo to everyone who made this year's drive such a success. Watch for announcements about our upcoming community events in 2026.

HOCU HOLDS ANOTHER SUCCESSFUL SHRED-IT EVENT



HOCU's Shred-It Day was a huge success at our Moiliili Branch on October 18, 2025. Participants safely destroyed and recycled over 4,000 pounds of sensitive documents at this highly requested event. Mahalo to all of our volunteers, members, and community members who participated in making this event a success throughout the years.

Our next Shred-It Day is planned for April 2026. Stay tuned for more details via myhocu.com.

KASASA HOLIDAY BOOST EXTENDED THROUGH JANUARY 31



Great news! HOCU's Kasasa Holiday Boost isn't over yet—we've extended our double rewards through January 31st. Kasasa Cash and Kasasa Cash Back account holders who meet their monthly qualifications can continue earning twice their standard rewards all month long. It's the perfect way to start the new year with extra benefits.

Don't have a Kasasa checking account yet? There's still time to open one and start earning these incredible rewards. Learn more details at myhocu.com.

