



**A Message from Kanani Kauhola
Moiliili/Tripler/Federal Branch Manager**

Aloha HOCU members! It's been such a privilege serving our local community and watching our branches become a true gathering place for our members. Every day, I see familiar faces and welcome new ones, and it reminds me why I love being part of this community and membership.

Our branches have always been more than just a place to handle your banking - we're a community hub where people connect, learn, and support one another. Whether you're a longtime resident or new to Oahu, you'll find our team ready to help with personalized service that reflects the aloha spirit of our credit union and island home.

This summer, we're especially proud to host several community-focused events right here in our Moiliili branch. It's wonderful to see our community room come alive with educational and charity opportunities that bring people together for meaningful causes.

At HOCU, we believe in building relationships that go beyond banking. We're here to support your financial goals while strengthening the bonds that make our island such a special place to call home. Looking forward to seeing you soon at one of our branches!

Mahalo,



**UPCOMING
EVENTS**

**HOCU School Supply Drive:
Last Day for Donations is
July 15!**

All donations go directly to HUGS Hawaii and over 400 local children and their families. For more information, go to myhocu.com.

**Free Estate Planning
Seminar**
Saturday, August 9
10 am - 11 am

Join Dean Park from Estate Planning Group and learn about the estate planning process. Click [here](#) to learn more.

Free Medicare 101 Seminar
Saturday, August 23
10 am - 11 am

SIGN UP FOR OUR NEXT BLOOD DRIVE

+ BLOOD DRIVE +

Join us for our next Blood Drive on August 8, 2025 from 9:00 am - 2:00 pm at our Moiliili Branch Community Room. Every drop counts, and your contribution could be the difference between life and death for someone in need. By donating blood, you're not just giving blood; you're giving hope, comfort, and a chance at a better tomorrow for our community.

Go to myhocu.com/blood-drive and learn how you can sign up to donate blood.

Join Taryn Kumamoto from Premier Benefit Consultants for a free Medicare seminar. Register at myhocu.com/medicare.

OTHER

Supervisory Committee Conducts Account Verification

Please review your account statement ending June 30, 2025 and notify the Supervisory Committee immediately if you find any discrepancies at our mailing address:

Supervisory Committee
HOCU
PO Box 235873
Honolulu, HI 96823

Call for Board Nominations

We're now accepting self-nominations through September and nomination petitions from October through December.

To submit interest, contact Mary Young at myoung@myhocu.com, call 777-5610, or mail us at the address below.

September Staff Meeting

Our next staff meeting is scheduled for Tuesday, September 16, 2025.

All HOCU Branches will open at 10:30 am for members.

Upcoming Branch Closures

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

Independence Day
Friday, July 4

All Staff Retreat
Friday, August 15

Labor Day
Monday, September 1

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

HOCU LAUNCHES NEW HELOC SPECIAL



HOCU's new Home Equity Line of Credit special offers a 4.99% APR fixed rate for 36 months! Whether you're planning home improvements or paying off your mortgage, this special offer can help make it happen.

With an 8-year draw period and flexible repayment options, you can access the equity in your home when you need it most. Apply online at myhocu.com or call 808-777-5646 today!

UPDATE TO FUNDS AVAILABILITY POLICY



HOCU is updating our Funds Availability Policy. Effective July 1, 2025, HOCU will be required to provide \$275.00 for next day availability for all instances where it was required to provide a minimum of \$225.00. In addition, the \$5,525.00 availability requirements for holds on new accounts, large deposits, and repeat overdrafts will increase to \$6,725.00. The final rule also establishes a timetable for future adjustments with the next adjustment expected on July 1, 2030 and continuing every fifth year thereafter.

Please review the attached disclosure for all changes and updated amounts.

