



A Message from Davin Yamada Indirect Lending Manager

Aloha Everyone! As we move towards the end of 2025, now is the time to consider those home improvement projects that can enhance both your living space and family's future. Whether it's harnessing solar energy or tackling that home renovation, HOCU has exciting new opportunities to help make these dreams a reality.

Most exciting is our brand-new Solar Photovoltaic (PV) program that offers an incredible benefit: pay no interest and make no payments for a full 24 months! This special program is available through select participating contractors including Eco Solar, Hawaii Energy Connection, Alternate Energy, and PV Tech. It's never been easier to take advantage of Hawaii's year-round sunshine while making a positive impact on both your energy bills and the environment. Additionally, don't forget to check out our exceptional HELOC special that provides the flexibility and affordability you need to fund major home improvements, education expenses, or other significant financial goals.

These opportunities reflect our commitment to helping you achieve your financial goals while taking advantage of Hawaii's unique benefits. Together, let's make the most of these programs and continue moving forward on your path to financial success and a more energy-efficient tomorrow.

UPCOMING EVENTS

Shred-It Day is Back
October 18!



Back by popular demand!
Declutter your home and
come join us for our FREE
Shred-It Day on **Saturday,
October 18 from 8 am - 12
pm!**

We'll have a Shred-It truck
onsite to take your
unwanted private
documents. Stay tuned for
event updates
at myhoci.com/shred-it-day.

CONGRATS TO OUR 2025-2026 LYDIA K.C. KAUHA MEMORIAL SCHOLARSHIP WINNERS!



HOCU awarded a record 10 \$3,000 scholarships to qualified Hawaii students pursuing higher education. These students were selected based on their overall character, academics, community involvement and commitment to furthering their education.

Since 2003, HOCU's Lydia K.C. Kauha Memorial Scholarship Program has helped local students reach for the stars. Stay tuned for when applications are available for next year's program.

HOCU VIRTUAL FOOD DRIVE: October 1 - November 30

All donations directly support Hawaii Foodbank's hunger relief efforts throughout Hawaii. Learn how to give at myhoci.com.

OTHER

Certificate Special

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

For more info, go to

HOCU BLOOD DRIVE HELPS SAVE LIVES



myhoku.com/certificate-special. Call us or visit one of our branches to take advantage of this special.

December Staff Meeting

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

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

Nomination by Petition for Members Seeking to Serve on Board

Any member who wishes to run for a Board of Director seat may be nominated by a petition signed by at least 1% of HOCU's membership. Among the qualifications for a director position is the nominee must be at least 16 years old and not be an immediate family member of a director, committee member or employee of the credit union; other restrictions may apply. Nominees must submit completed petitions by Saturday, December 6 to the following address:

**Honolulu FCU
Nominating Committee
P.O. Box 235862
Honolulu, HI 96823-3515**

Please contact Mary Young at 777-5610 or myoung@myhoku.com if you have any questions.

Upcoming Holidays



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

**Indigenous People's Day
Monday, October 13**

**Veterans Day
Tuesday, November 11**

**Thanksgiving
Thursday, November 27**

**Christmas
Thursday, December 25**

**New Year's Day
Thursday, January 1**

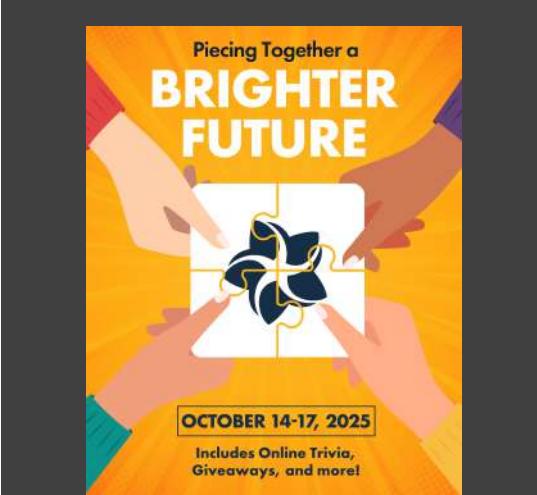
Please visit www.myhoku.com for more info on our hours.



HOCU recently held a successful blood drive with Blood Bank of Hawaii on August 8. Over 26 donors donated blood, helping save over 78 lives. Also, 9 first-time donors participated in this drive. All blood donations helped support local hospitals and their medical needs, including trauma care, surgeries, and cancer treatments.

Based on the blood drive's success, HOCU plans to host another blood drive next year. For more information about future events, go to myhoku.com.

INTERNATIONAL CREDIT UNION WEEK OCTOBER 14-17, 2025



Experience the power of unity as we celebrate **International Credit Union Week** from **October 14-17, 2025** and bring to life our theme of **Piecing Together a Brighter Future** – a special tribute to you, our valued members!

Visit any of our branches on **International Credit Union Day (Thursday, October 16)** and receive a **FREE** limited-edition HOCU gift (while supplies last).

Discover all the details at myhoku.com/credit-union-day. Don't miss this opportunity to experience the power of our credit union community.

HOCU SCHOOL SUPPLY DRIVE BENEFITS HUGS HAWAII



HOCU recently completed its annual school supply drive with HUGS Hawaii this summer. This latest campaign collected over 10 boxes of essential school supplies from all branches. These supplies went to over 400 local families to help prepare them for the upcoming school year.

Based on the drive's continued success, HOCU will continue hosting charity drives for the next year, such as our Toy Drive happening this upcoming holiday season. Stay tuned via myhoku.com for more info.