



**A Message from Mark Munemitsu
President and CEO**

Aloha! I want to take a moment to express our sincerest gratitude for your unwavering patronage and loyalty to HOCU. Your trust in us fuels our dedication to delivering top-notch financial products and services that help you achieve your financial goals.

At HOCU, we remain dedicated to offering innovative solutions tailored to your life's needs. Whether it's buying a new car, saving for a dream home, or planning for retirement, we're here to support you every step of the way.

As we continue to grow our membership and offerings, we invite you to be an integral part of our journey; consider volunteering to serve on our Board of Directors or as a committee member. Your insights and perspectives would be invaluable as we strive to better serve our membership and community.

Additionally, we encourage you to spread the word about HOCU and the benefits of credit union membership. By inviting others to join our 'ohana, they too can enjoy the personalized service, competitive rates, and financial empowerment that define us.

Thank you once again for your continued support. Together, we're building a stronger, brighter financial future for us all.

Mahalo,

A handwritten signature in black ink, appearing to read 'Mark Munemitsu'.

**UPCOMING
EVENTS**

**Shred-It Day is Back
April 20th!**



Back by popular demand!
Declutter your home and come join us for our FREE Shred-It Day on **Saturday, April 20 from 8 am - 12 pm!**

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

**HOCU PARTNERS WITH HAWAII MEN'S
VOLLEYBALL PLAYERS**



HOCU has partnered with Hawaii Men's Volleyball players Chaz Galloway and Alaka'i Todd for a new brand ambassador campaign. The partnership kicked off with a Meet & Greet Autograph Session on March 2nd at the HOCU Moiliili Branch, attracting over 60 members and fans to the event.

OTHER

Mahalo for a Successful 87th Annual Meeting!



Mahalo to all of our members who attended our Annual Meeting on Sunday, March 17th at the Japanese Cultural Center of Hawaii Ballroom.

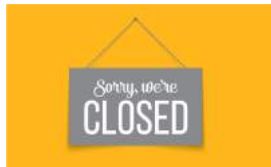
It was a fun-filled event with delicious food, fantastic prizes, and tons of positive energy. Stay tuned for more updates on next year's event.

June Staff Meeting

Our next staff meeting is scheduled for Tuesday, June 18, 2024.

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

Upcoming Holidays



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

Memorial Day
Monday, May 27, 2024

Juneteenth
Wednesday, June 19, 2024

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



The players are currently featured on our website, social media, and other digital platforms, showcasing their support for HOCU's mission and values.

LYDIA K.C. KAUHA MEMORIAL SCHOLARSHIP PROGRAM



HOCU
LYDIA K.C. KAUHA MEMORIAL
Scholarship Program

We are now accepting applications for our 2024-2025 Lydia K.C. Kauha Scholarship Program. Applicants must be enrolled in a community college, trade school or university program at a two- or four-year institution.

We will be awarding \$3,000 scholarships to seven recipients. Deadline to apply is Friday, May 31st. Visit myhocu.com/scholarship for details.

EXPANDED MORTGAGE PROGRAMS



HOCU is excited to announce the launch of new mortgage programs including VA loans, FHA loans, and ONE+ Mortgage. These new programs offer various options and competitive rates, offering members the chance to finally achieve their homeownership goals.

Click [here](#) to learn more about our newest mortgage offerings at myhocu.com.

