



**A Message from Michelle Rabago,
Ewa Branch Manager**

Aloha Everyone! Can you believe it's almost the end of 2022?! This year zoomed by with so many things happening in our branches and around Hawaii. The holidays are almost here and that means cooler weather, family gatherings, and tons of delicious food. While it's a busy time for everyone, please take time to be thankful for what you have this holiday season.

At HOCU, we gave thanks and showed support to our community through our latest food drive. We collected monetary and food donations at all our branches, helping families in need throughout Oahu. Every little donation helped during this food drive because many families are struggling to put food on the table due to rising costs. Our team has also been working tirelessly planning new events and improving our services to meet your financial needs for the new year. Stay tuned for updates on myhocu.com or visit one of our branches to see everything we offer.

Michelle Rabago

**UPCOMING
EVENTS**

Free Medicare Seminar

Join Taryn Kumamoto from Premier Benefit Consultants for a free virtual Medicare seminar on **Wednesday, October 12th at 10 am.**

Click [here](#) to register for the seminar.

OTHER

Tesla Car Loans

Apply for our Special Rate

Have you dreamed of owning a Tesla? With HOCU's low rates, we can help you get in the driver's seat of Hawaii's hottest car in no time.

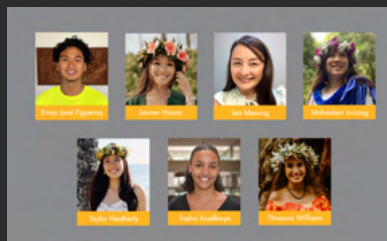
Click [here](#) to apply today.

24-Month Certificate Special

Get more for your money when you take advantage of our certificate special.

For more info, go to myhocu.com/certificate.

**CONGRATS TO OUR 2022-2023 RISING STAR
SCHOLARSHIP WINNERS!**



HOCU awarded seven \$2,000 scholarships to qualified Hawaii high school seniors. These students were selected based on their overall character, academics, community involvement and commitment to furthering their education.

Since 2003, HOCU's Rising Star Scholarship Program has helped local students reach for the stars. Stay tuned when applications are available for next year's program.

**HOCU CELEBRATES HONOLULU LITTLE
LEAGUE WORLD SERIES WIN**

[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 20, 2022.

All HOCU branches will open at 10:30 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 10 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@myhocu.com if you have any questions.

Upcoming Holidays

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

Discoverer's Day
Monday, October 10

Veterans Day
Friday, November 11

Thanksgiving
Thursday, November 24

Christmas (Observed)
Friday, December 26

New Year's Day (Observed)
Monday, January 2

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



Congratulations Honolulu Little League on their historic win at the 2022 Little League World Series Championship! They showed outstanding sportsmanship and character on and off the field during their inspiring season.

As a token of appreciation for all their hard work this season, HOCU gifted each player a \$100 Savings Account they can use towards a brighter financial future.

NEW STATEMENT DESIGN COMING SOON



We're excited to announce a brand new look to your HOCU account statements. Starting in November, you'll notice some important design changes in your next statement. The newest design includes color and larger text to highlight information.

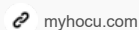
This will provide a modern look and feel, and improve readability and organization. If you have any questions, please feel free to stop by one of our branches.

INTERNATIONAL CREDIT UNION WEEK OCTOBER 17 - 21, 2022



Help us celebrate this year's theme of Empowering Your Financial Future with a Credit Union. We're online trivia, social media contest, and much more for the special event.

On Thursday, October 20, visit one of our branches on International Credit Union Day and receive special giveaways!



Our mailing address is:

PO Box 235862, Honolulu, HI 96823