



**A Message from Yu-Jen Wang,
Director of Retail Delivery**

Aloha Members! It's hard to believe another year is ending soon. 2021 has been a rollercoaster year, but it's ending a higher note than when we started. Despite the pandemic, HOCU is still growing. We've been busy lately enhancing our online banking, mobile apps and card operations to ensure members can utilize services wherever they go.

We've also worked hard to improve our in-branch member experience. Our Ewa branch has expanded its team with the following staff:

- * Michelle Rabago – Branch Manager
- * Joan Henry – Member Relations Specialist
- * Caisyline Lomongo – Teller Supervisor
- * Daphne Kealoha – Universal Associate
- * Anastasia Vea – Teller II



This new team brings years of experience and offers member services including notary, loan processing and more. And there's more in store for the rest of 2021, including new contactless payment options and International Credit Union Week. Mahalo for your patience throughout this year and helping keep our staff and community members safe. We look forward to serving you in

a better and brighter 2022.

Yu-Jen Wang

UPCOMING EVENTS

**International
Credit Union Week**
October 18 - 22, 2021



Help us celebrate this year's theme of Building Financial Health for a Brighter Tomorrow. We're hosting the following activities throughout the week:

- Online Trivia Contest with Daily Prizes
- Education Challenge with Grand Prize
- And more!

On Thursday, October 22, visit one of our branches on International Credit Union Day and receive a limited edition HOCU item!

OTHER

Used Auto Loan Refinancing
Apply by Nov 30 for Free Gift

Possibly lower your monthly payments by refinancing your existing loan with HOCU. All

CONGRATS TO RISING STAR SCHOLARSHIP WINNERS!



Anika Chang



Frances Uy



James Sewake



Kendal Nakaoka



Ryan Bracamontes

HOCU awarded five \$2,000 scholarships to qualified Hawaii high school seniors. These students were selected based on their overall character, academic excellence, 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 for when applications are available for next year's program.

FOOD DRIVE RAISES \$4500 FOR HAWAII FOODBANK

applicants will receive a special HOCU item when visiting our branches.

Click [here](#) to apply today.

December Staff Meeting

Our next staff meeting is scheduled for Tuesday, December 21, 2021.

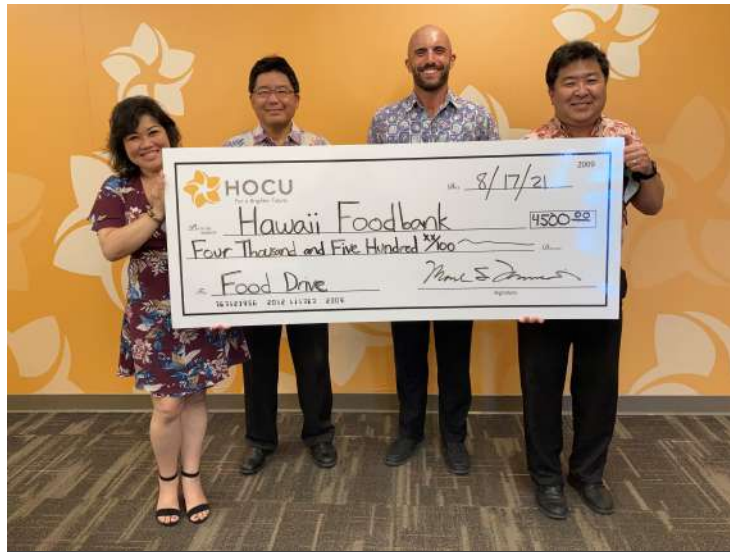
All HOCU branches will open at 10:30 am for members.

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 Wednesday, December 15 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.



From June 1st to July 30th, HOCU raised \$4500 for Hawaii Foodbank to help combat hunger in our communities!

Our Ewa, Airport, and Moiliili branches also received 800 pounds of food donations from members and staff. Mahalo nui loa to everyone for their support.

HOCU HOSTS CONTACTLESS SHRED-IT DAY



On August 7th, HOCU hosted their first Shred-It Day for community members since the pandemic began. The event was entirely contactless in order to keep

Upcoming Holidays



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

Discoverer's Day
Monday, October 11

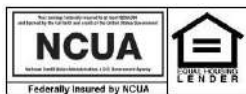
Veterans Day
Thursday, November 11

Thanksgiving
Thursday, November 25

Christmas
Friday, December 24

New Year's Day
Friday, December 31

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



everyone safe.

Mahalo to all of our community members, staff, and volunteers that participated. More than 2,750 pounds of paper were securely destroyed and recycled.


NEW PAYMENT OPTIONS COMING SOON



We've worked behind the scenes to offer new digital tools for members, such as adding Debit Cards to our HOCU Cards App.

We're also launching our new Mobile Wallet by the end of the year. You will soon be able to use your own mobile device at merchants that accept digital payments including Apple Pay, Samsung Pay, Google Play and more. Stay tuned for more details!

 myhocu.com

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