



**A Message from Landon Saiki
Airport Branch Manager**

From all of us at HOCU, we want to wish you and your ohana a Happy New Year! We're very excited to say aloha to 2022 and also aloha to a challenging 2021. This past year was quite the rollercoaster ride filled with uncertainty and COVID restrictions, but HOCU persevered and overcame these challenges to help members achieve their financial goals.

We adjusted to the new normal in 2021 by keeping our branches open safely, and expanding our tools and services to make members' lives easier. We also continued growing our ohana with our first ever merger with HONEA Federal Credit Union. There are big plans in store for 2022, and we look forward to providing you even better offerings to enhance your HOCU experience.



Airport Branch Staff: Nicole Macadangdang, Phillip Chun, Shermaine Arao, Johnalyn Savella, Landon Saiki

From all of us at the Airport Branch, thank you for your loyalty throughout the years and allowing us to be the ones you can count on for your financial needs.

Landon Saiki

**UPCOMING
EVENTS**

85th Annual Meeting
[March 20, 2022](#)

Don't miss out on our 85th Annual Meeting scheduled for March 20, 2022 between 11:00 am - 2:00 pm at the Japanese Cultural Center of Hawaii Ballroom. Come enjoy a delicious meal, get some HOCU swag, and win some fabulous prizes!

Tickets are \$38.00 for members and \$43.00 for guests. For more info, go to myhocu.com. This event is subject to City and County of Honolulu COVID-19 guidelines.

OTHER

 The graphic shows two hands holding puzzle pieces. The left hand holds a blue piece with the HONEA logo and 'Federal Credit Union' text. The right hand holds an orange piece with the HOCU logo and 'For a Brighter Future' tagline. The pieces are being brought together to form a larger shape.

**HONEA FEDERAL CREDIT UNION
MERGES WITH HOCU**

HONEA Federal Credit Union officially merged with HOCU on December 1st, 2021. Over 500 members became part of the HOCU Ohana. This merger offers a wide array of new products and services to HONEA FCU members, including more branch locations and services.

2022 Board of Directors

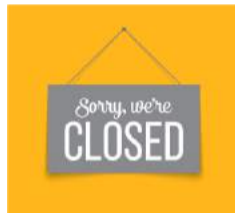
The Nominating Committee has accepted the requests of the following three members: Warren Nakamura, Sandra Ng and Dudley Kubo. There will be no nominations from the floor since the number of nominees equals the number of positions to be filled, and all of the individuals are automatically elected to serve as directors. Congratulations!

March Staff Meeting

Our next staff meeting is scheduled for Tuesday, March 22, 2022.

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

Upcoming Holidays



The branches will be closed in observance of the following holidays:

Martin Luther King Jr. Day
Monday, January 17

Presidents' Day
Monday, February 21

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



ONLINE EDUCATION CENTER NOW AVAILABLE

At HOCU, we know education is one of the best tools for helping members achieve a brighter future. That's why we've launched our new Education Center, offering 100+ financial education courses online that can be accessed from anywhere. Get started today on myhocu.com.



TOYS FOR TOTS HOLIDAY DRIVE

HOCU recently hosted their annual holiday toy drive benefitting the US Marine Corps Kaneohe Bay's Toys for Tots program. Due to the credit union's efforts and member support, we filled up more than 10 boxes of toys at our Moiliili, Ewa, and Airport branches. All donations will go towards making the holidays a little brighter for families around Oahu.



DREAM BIG WITH OUR NEW HELOC OFFER

Whether you're trying to beat the heat, build an ohana suite, or consolidate debt, a Home Equity Line of Credit (HELOC) from HOCU can help you achieve your wildest dreams. We're announcing a new HELOC offer for members with attractive rates very shortly, so stay tuned via email or myhocu.com for more details.



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