



**A Message from Galen Kuroiwa,
Compliance Manager**

Aloha Everyone! As we reflect on 2023 and embark on a brand-new year filled with promises and possibilities, I'm thrilled to connect with you as HOCU's Compliance Manager and share the excitement that 2024 holds for our membership.

The start of the new year not only unveils new possibilities but also gives us a chance to reinforce our commitment to safeguarding what matters most—your personal and financial data. With the unfortunate rise of scams like phishing, spoof calling, and deceptive mailings, let's pledge to actively protect ourselves in 2024. HOCU already helps you by implementing robust measures that ensure the security of your information.

As you set forth on your financial journey this year, consider the power of resolutions in achieving your goals. Whether it's building savings, investing, or securing significant purchases, HOCU can help you achieve more in your financial journey. Plus, our compliance measures fulfill our commitment of providing you with the tools and support needed for a prosperous year ahead.

Let's embark on this new year together, fortified with resolutions that elevate our financial well-being and safeguard our membership from potential risks.

Mahalo,

Galen Kuroiwa

**UPCOMING
EVENTS**

Annual Meeting

Preorder Tickets Now!

Don't miss out on our 87th Annual Meeting scheduled for March 17, 2024 from 11 am - 2 pm at the Japanese Cultural Center of Hawaii Ballroom. Early bird tickets are available at **\$25 for members and \$30 for guests** until January 15. For more info, go to myhocu.com.

OTHER

**HOCU Welcomes Two New
Volunteers**

We are delighted to announce the newest additions to our HOCU Volunteers - Lianna Napuunoa to our Board of Directors and Leila Kagawa to

HOCU VIRTUAL FOOD DRIVE



HOCU hosted a food drive for Hawaii Foodbank between August 1 – September 30, 2024.

We also hosted donation stations at all branches and received over 430 pounds of food, helping provide thousands of meals for families across Oahu. Mahalo to our members and staff for another successful food drive.

our Supervisory Committee. Their dedication and expertise will undoubtedly contribute to HOCU's continued success.

EFT Agreement Update

Effective 9/1/2021, we removed the ability to make point of sale transactions through your ATM card and PIN. ATM cardholders at that time were notified with the issuance of their replacement cards, but the EFT Agreement was not updated to reflect this change.

To ensure clarity and compliance, an updated EFT Agreement reflecting the removal of point-of-sale transactions through the ATM card and PIN will be distributed with all members' statements electronically or via mail.

External Transfer Now Available!

Transfer funds between your HOCU account and other accounts **you own** at different financial institutions! For more information, go to myhocu.com/external-transfers.

March Staff Meeting

Our next staff meeting is scheduled for Tuesday, March 19, 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:

Martin Luther King Day
Monday, January 15

Presidents' Day
Monday, February 19

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

HOCU HOSTS SUCCESSFUL SHRED-IT DAY



On October 14, HOCU hosted a Shred-It Day for HOCU members at the Moiliili Branch. This event was hosted due to popular demand and coincided with the start of International Credit Union Week.

Over 4,000 pounds of paper were securely destroyed and recycled.

Mahalo to everyone that participated, and we're planning to host our next Shred-It Day in April.

HUGS HOLIDAY TOY DRIVE



HOCU recently hosted its annual holiday toy drive to benefit HUGS (Help, Understanding and Group Support), a local organization that supports children with long-term illnesses and their families. The credit union filled over eight boxes of toys at its branch locations thanks to the efforts of its members and staff.

The donations made the holiday season brighter for families across Hawaii. Mahalo to our members and staff for another successful toy drive. Stay tuned for updates on more charity events later this year.



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