



April 2020:

A message from Senior Vice President,

Ross Inouye



We have entered the second quarter of this new decade and it has been a wild ride thus far. The falling stock market, declining interest rates and the COVID-19 pandemic has created situations that we have never encountered before, much less have to deal with head on. And the uncertainty that now exists may impact you directly, in ways that leave you feeling helpless.

To our members during these uncertain times, we want to assure you that HOCU is here to assist you, in every way possible, within our means. If you become or anticipate being financially impacted due to the COVID-19 pandemic, please contact us immediately to discuss your situation; we will evaluate your situation and look for the best possible solution to help you during these difficult times.

HOCU is proud to have assisted members for more than 80 years. Let us be your guiding light during these turbulent times.

UPCOMING EVENTS

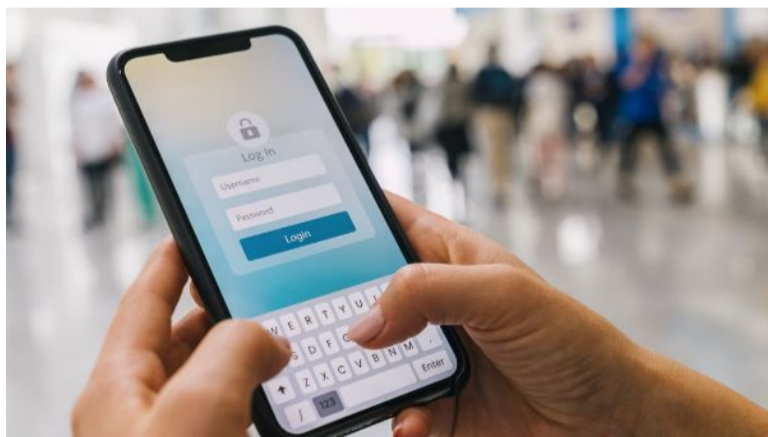


POSTPONED

Annual Meeting Luncheon:

Due to the increasing concerns surrounding the COVID-19 pandemic, HOCU has postponed our annual meeting luncheon. Refunds have been posted to your HOCU account; if you have not received it, please call us at 777-5646. We will announce a new date for our annual meeting in the near future.

Protect Yourself from Mobile Banking Scams & Hacks



With today's technology, making everything you do so convenient, hackers are waiting for the opportunity to steal confidential financial information! They are targeting mobile phones and banking apps using phishing schemes and malware. Here are 5 reminders that HOCU would like to share with our members to help you protect your data when using mobile banking apps:

OTHER

2020 Scholarship:



We are accepting applications for our 2020 Rising Star Scholarship Program. Applicants must be enrolled in a community college, trade school or university program at a two or four year institution. This year we will be awarding \$2,000 each to five recipients. Deadline to apply is 4/10/20. Visit myhocu.com for details.

Online Banking Services:

During this unprecedented time, HOCU is here for you! If you haven't already, please sign up for our online or mobile banking services. Visit myhocu.com/remote-access for instructions. You'll be able to access your accounts and update information remotely. From all of us at HOCU please be safe and stay healthy.

1. **Use a Strong Password** - Don't use passwords such as "123456" or "password". Mix up your passwords to include numbers, upper case alphabet, lower case alphabet, and special characters.
2. **Never Use a Public WiFi or USB Shield** - The investment into an unlimited data plan will allow you to use your cellular data away from home. Public WiFi leaves your data vulnerable to the public.
3. **Use a Phone-Finding App** - There may be a time your phone is misplaced. Apps such as "Find My iPhone" are free and easy to set up.
4. **Install an App that Erases the Contents of a Lost Phone** - The Apple kill switch, or activation lock, was a feature added to iOS7 which users can remotely lock and wipe their iPhones in the event their phones are lost or stolen. To enable this feature, you must enable "Find My iPhone" (See #3). The Android phones also has similar apps.
5. **Only Use Official Apps from the App Store** - Be sure you are only downloading apps from the official app store for your smartphone.

Community & Charity Support



Officer Enriquez and Officer Kalama Memorial Fund:

HOCU was honored to present \$1,450 to SHOPO for the families of Officer Enriquez and Officer Kalama thanks to everyone's generous donations and support.



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Our mailing address is:

PO Box 235862, Honolulu, HI 96823

