



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

Aloha Everyone! As we journey through 2025, I want to express my heartfelt gratitude for your continued trust in HOCU. Your membership truly forms the foundation of our credit union and drives our commitment to creating financial solutions that evolve with your changing needs.

This commitment guides our focus on enhancing both security and convenience across all our services. In today's changing financial landscape, we understand the delicate balance between protecting your assets while ensuring they remain easily accessible wherever life takes you.

Looking ahead, I'm excited to share that we'll be introducing several enhancements to strengthen your account security without compromising the seamless experience you value. These upcoming improvements represent the next step in our ongoing mission to combine cutting-edge protection with the personalized service that makes HOCU special.

Mahalo for being part of our growing 'ohana. It remains our greatest privilege to support your financial journey through every stage of life, and we look forward to continuing this partnership throughout 2025 and beyond

**UPCOMING
EVENTS**

**IDCHECK AVAILABLE FOR SHARED
BRANCHING ON MAY 1ST**

**Shred-It Day Postponed
Until Summer 2025**



Our Shred-It Day has been postponed due to scheduled construction at our Moiliili Branch. We're committed to bringing back this popular FREE service that helps you declutter your home and safely dispose of private documents.

Stay tuned for the new date and details at myhocu.com. We appreciate your understanding and look forward to assisting you with your shredding needs soon.



HOCU is pleased to announce the launch of IDCheck, a new identity verification system designed to protect our members from account takeover fraud when visiting Shared Branch locations. This additional security measure ensures it's YOU accessing your account, not an imposter, when conducting transactions at partner credit unions.

IDCheck uses QR code and one-time passcode multi-factor authentication to verify members with out-of-state IDs. The entire verification process takes just minutes and provides an extra layer of protection against fraud.

OTHER

Mahalo for a Successful Member Appreciation Week!



Mahalo to all of our members who participated in Member Appreciation Week from March 24-29, 2025. It was a fun-filled event with great pop-ups, prizes, and giveaways.

Stay tuned for more events coming up via myhocu.com.

Certificate Special

We're continuing our certificate special rates to help you get more for your money.

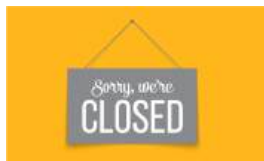
For more information, visit myhocu.com/certificate-special. Call us or visit one of our branches to take advantage of this special.

June Staff Meeting

Our next staff meeting is scheduled for Tuesday, June 17, 2025.

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

Upcoming Holidays

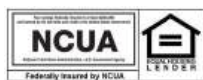


The credit union will be closed in observance of the following holidays:

Memorial Day
Monday, May 26, 2025

Juneteenth
Thursday, June 19, 2025

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



For more info on IDCheck, go to myhocu.com/idcheck.

EARN UP TO \$950 ANNUALLY WITH KASASA CASH®



Did you know you could now earn up to \$950 annually with our Kasasa Cash® Checking? With an impressive 4.75% APY on balances up to \$20,000, this account transforms your everyday spending into serious financial growth. All you need to do is 18 debit transactions, switch to e-statements, and maintain an ACH payment/direct deposit - that's it! No minimum balance requirements, nationwide ATM access, and easy rewards await.

Visit myhocu.com/kasasa to start maximizing your everyday banking today.

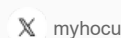
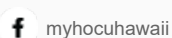
LYDIA K.C. KAUHA MEMORIAL SCHOLARSHIP PROGRAM



HOCU LYDIA K.C. KAUHA MEMORIAL Scholarship Program

We are now accepting applications for our 2025-2026 Lydia K.C. Kauha Scholarship Program. Applicants must be HOCU members and enrolled in a community college, trade school or university program at a two- or four-year institution.

We will be awarding \$3,000 scholarships to eight recipients. Deadline to apply is Saturday, May 31st. Visit myhocu.com/scholarship for details.



Our mailing address is:

PO Box 235862, Honolulu, HI 96823