

### In Memory of Wyman Au HOCU Board Member

It is with deep sadness that we begin this newsletter by honoring the memory of Wyman Au, a cherished member of the HOCU family, who passed away on August 16th. Wyman's nearly 60-year membership and almost four decades of service on our Board of Directors exemplified his unwavering commitment to HOCU and the credit union movement.

Wyman's life was defined by service - from his military career and 42 years in Federal Service to his extensive involvement with HOCU and the Hawaii Credit Union League. His leadership roles, including Vice Chairman and Secretary/Treasurer of our Board, were instrumental in shaping HOCU into the strong, member-focused institution it is today.

As we mourn Wyman's passing, we also celebrate his remarkable legacy. His dedication, expertise, and passion for serving others will continue to inspire us. HOCU extends our deepest condolences to Wyman's family and friends, and we remain committed to honoring his memory by upholding the principles he so passionately championed throughout his life.

### UPCOMING EVENTS

Shred-It Day is Back  
October 12!



Back by popular demand! Declutter your home and come join us for our FREE Shred-It Day on **Saturday, October 12 from 8 am - 12 pm!**

We'll have a Shred-It truck on-site to take your unwanted private documents. Stay tuned for event updates at [myhocu.com/shred-it-day](http://myhocu.com/shred-it-day).

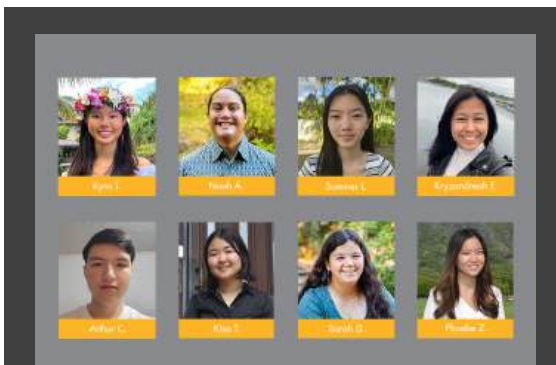
### OTHER

Over \$2500 Raised for Maui Relief Fundraiser!



Mahalo nui loa to everyone who generously donated to this special cause. Your kindness makes a real difference with 100% of the proceeds going directly to the Maui Wildfire Relief Fund, providing crucial support to local families as they rebuild their lives and communities.

### CONGRATS TO OUR 2024-2025 LYDIA K.C. KAUKA MEMORIAL SCHOLARSHIP WINNERS!



HOCU awarded eight \$3,000 scholarships to qualified Hawaii students pursuing higher education. These students were selected based on their overall character, academics, community involvement and commitment to furthering their education.

Since 2003, HOCU's Lydia K.C. Kauka Memorial Scholarship Program has helped local students reach for the stars. Stay tuned for when applications are available for next year's program.

### HOCU HOLDS SUCCESSFUL BLOOD DRIVE



### Certificate Special

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

For more info, go to [myhocu.com/certificate-special](https://myhocu.com/certificate-special). Call us or visit one of our branches to take advantage of this special.

### December Staff Meeting

Our next staff meeting is scheduled for Tuesday, December 17, 2024.

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

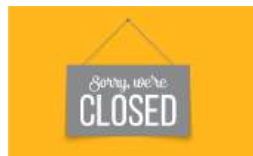
### Nomination by Petition for Members Seeking to Serve on Board

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 Saturday, December 7 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](mailto:myoung@myhocu.com) if you have any questions.

### Upcoming Holidays



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

**Indigenous People's Day**  
Monday, October 14

**Veterans Day**  
Monday, November 11

**Thanksgiving**  
Thursday, November 28

**Christmas**  
Wednesday, December 25

**New Year's Day**  
Wednesday, January 1

Please visit [www.myhocu.com](https://www.myhocu.com) for more info on our hours.



HOCU recently held a successful blood drive with Blood Bank of Hawaii on August 16. Over 23 donors donated blood, helping save over 69 lives. Also, 6 first-time donors participated in this drive. All blood donations helped support local hospitals and their medical needs, including trauma care, surgeries, and cancer treatments.

Based on the blood drive's success, HOCU plans to host another blood drive next year. For more information about future events, go to [myhocu.com](https://myhocu.com).

### INTERNATIONAL CREDIT UNION DAY OCTOBER 17, 2024



Experience the power of unity as we celebrate the credit union movement and bring to life our theme of **Stronger Together for a Brighter Future** – a special tribute to you, our valued members! Visit any of our branches and receive a FREE limited-edition HOCU gift (while supplies last) and much more.

Discover all the details at [myhocu.com/credit-union-day](https://myhocu.com/credit-union-day). Don't miss this opportunity to experience the power of our credit union community!

### IMPORTANT UPDATE: CHANGES TO OUR TRUTH IN SAVINGS DISCLOSURES



Effective November 15, 2024, we are adding the following under Membership in our TIS disclosures:

If you reduce the share balance below the Par Value of One Share and do not increase the balance to at least the Par Value of One Share within 3 months of the reduction, you may be terminated from membership.

This change affects membership requirements:

- Members must maintain a minimum balance equal to \$5.00 in Regular Share accounts.
- If your balance falls below this amount, you'll have a 3-month period to restore it.
- Failure to meet this requirement may result in membership termination.

For full details, please review the updated documents at [myhocu.com/disclosures](https://myhocu.com/disclosures).