

A 2023 Recap Message From Our CEO

Aloha,

We've always been focused on the mission here at HawaiiUSA Federal Credit Union (HawaiiUSA). And this past year was pivotal in that continued belief of investing in systems and our people, especially when times are difficult. This past year showed just how resilient our state is when it comes to adversity and how our organization can use our resources to help those who need it the most.

The Maui wildfires prompted us to reflect on life's fragility. We immediately initiated action to provide relief to affected communities. HawaiiUSA created a Maui Fire

Relief Fund that was used to provide food, housing, and essential services.

Mahalo to all of you, our members, who donated to this fund. We far exceeded our original goal of

\$100,000: we received \$156,074 in donations.

With HawaiiUSA's \$50,000 contribution, we donated a total of \$206,074 to The

Maui Strong Fund, administered by the Hawai'i Community Foundation. HawaiiUSA also donated \$50,000 to the Hawai'i Credit Union

League for relief and recovery efforts of impacted Valley Isle credit unions.

After months of extensive planning and a coincidental, but timely launch, HawaiiUSA introduced the Life Matters Collective soon after the Maui wildfires. This is an inaugural partnership showcasing both long-standing business members and valued community partners. The Collective debuted a new collaboration with Kahului-based Maui 'Oma Coffee Roasting Company, and together we created a custom coffee blend named Imua, which means to "move forward together." Proceeds from coffee purchases go to a selected Maui nonprofit, Imua Family Services, to help with its organizational mission of helping children in need.

We take our role as community advocates seriously and the Life Matters Collective allows us to create positive opportunities for our communities. This past year, we were also fortunate to have our continued partnership with Chaminade University in hosting financial education workshops for K-12 teachers, which we completed for the second year in a row this past summer. Financial education remains a top priority for HawaiiUSA, and we look forward to sustaining our highly successful teacher stipend program and college scholarships in the new year.

As we begin 2024, watch for some new things on the horizon to celebrate growth and innovation at HawaiiUSA. We just launched our new website with additional functionalities and a fresh design to make the website easy to navigate. Additionally, we are excited to open our newest location and most unique branch to

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date in the vibrant and ever-growing Kakaako community this spring. Called the Kakaako Financial Center, the new concept is a cashless branch featuring the use of Interactive Teller Machines (ITM) to handle normal banking transactions including deposits, using touch screens, and offering a virtual version of the in-person banking experience. We're grateful to be the first and only credit union in the Ward/Kakaako neighborhood in the foreseeable future and look forward to continuing our commitment to serving existing members, supporting small business growth, and cultivating new community initiatives in Kakaako, with this innovative branch design and service model.

This past year was all about our people—staff and members. We invested in building our team from the executive level and throughout our workforce and I'm proud to say that our "Life matters" mission is why our nearly 400 employees continue to work at HawaiiUSA. That gratitude is returned through quality member services to our 131,691 members statewide and evident in how our team shows up every day to ensure our culture of financial wellness is strengthened. Thank you all for your support and we look forward to a fruitful 2024.

Greg Young

President & CEO



SCHOLARSHIP APPLICATIONS NOW AVAILABLE!

Deadline: February 10, 2024

See qualifications and apply:
hawaiiusafcu.com/scholarship



2024-2025 Board of Directors Nomination & Biographies

The Nomination Committee of the Board of Directors for HawaiiUSA has nominated three members to fill four vacancies for the 2024-2025 Board of Directors. Three vacancies are for three-year terms each and one vacancy is for a two-year term.

The following members, listed in alphabetical order, have been nominated:

- Stevette Santiago
- Alan Schlissel
- Ethan Tomokiyo

Paul Mow is not included in the above list of nominees because subsequent to the publication of the earlier announcement, he withdrew his name for nomination due to unforeseen and unexpected circumstances. Therefore, in accordance with the HawaiiUSA Federal Credit Union Bylaws, Article VI, Section 4, the Board of Directors will fill the vacancy created by the withdrawal of his name from nomination. Members had until October 31, 2023 to submit a qualifying nomination by petition. No member of the general membership submitted a qualifying nomination by petition. As such, an election will not be conducted by ballot. The above-named individuals will be declared

elected at the HawaiiUSA Annual Meeting to be held on Tuesday, February 27, 2024 at 6:00 pm.

Meet the Nominees

The following information was submitted to the Nomination Committee by the nominated candidates.

Stevette Santiago



Work Experience

UHA Health Insurance, SVP and Chief Human Resources Officer; Young Brother LLC, Director of Human Resources and Labor Relations; Y. Hata & Co., Ltd., Division Manager and Chief Administrative Officer; and HawaiiUSA FCU, SVP and Group Director of Strategy and Solutions.

Education and Certifications

University of Hawaii at Manoa, Bachelor of Business Administration, Human Resources; Society for Human Resources Management (SHRM), Senior Certified Professional Certification; Catalytic Coaching Inc., Coach Certification; and University of Virginia, Darden School of

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Business, International Foodservice Distributors Association (IFDA) Executive Development Certification.

Why would you like to serve as a Board Director?

As a former employee and current board member, HawaiiUSA's mission of helping people through the Life Matters lens allows us to serve in a different way from traditional financial institutions. As stewards of her assets, I am committed to seeing the vision, mission, and purpose through for generations to come.

Primary Focus for HawaiiUSA

Focus will be on the ongoing integration of our new President and talented leadership team in taking HawaiiUSA to a new level that will fulfill our mission and purpose through strategic focus on the right investments in people, technology, improving the member experience, and expanding community outreach and development.



Alan Schlissel

Work Experience

Schlissel & Associates LLC, Managing Member; University of Hawaii at Manoa, Shidler School of Business, Adjunct Professor of Accounting; KMH LLP, Senior Manager; Grant Thornton, Tax Manager; and Alacqua & Baierlein LLP, Of Counsel.

Education and Certifications

Attorney, New York State Bar; University of Florida, Levin School of Law, Master of Law in Taxation; Hofstra University, Frank G. Zarb Graduate School of Business, Master of Business Administration in Finance and Accounting; Hofstra University of Law, Juris Doctor; Hofstra University, Bachelor of Arts, History and Political Science.

Why would you like to serve as a Board Director?

The current state of our local and national economy is unprecedented. My background and experiences as

a business owner, a tax attorney, and a principal of an accounting firm adds to varying experience and knowledge needed at the Board level. I can provide value and give back to my community.

Primary Focus for HawaiiUSA

To ensure we are financially strong and leverage the financial strength to provide support for our members. I look to see how each program would be supportive to our members and seek opportunities to find enhancements to our members and meet regulatory requirements.



Ethan Tomokiyo

Work Experience

State of Hawaii, Department of Transportation, Airports Division, Property Manager; Foodland Supermarket, Ltd., Vice President & Real Estate Manager; Landmark Property Corporation, Executive Vice President & Chief Operating Officer; Westpac Shelter Corporation, Vice President & Controller; and Oahu Federal Credit Union, Manager.

Education and Certifications

Willamette University, Bachelor of Arts in Economics; State of Hawaii, Realtor Associate (RA); and Dale Carnegie Training Hawaii and Guam, Certified Instructor.

Why would you like to serve as a Board Director?

I would like to serve as a Board Director because I can contribute to the credit union movement, engage with the local community, apply my leadership skills, foster personal growth, and have a meaningful influence on the credit union and its members.

Primary Focus for HawaiiUSA

My focus shall be to promote financial education, increase the quality of member services, encourage community relationships, and to ensure the credit union's continued growth and financial strength.

[Learn more at hawaiiusafcu.com/nominations](https://hawaiiusafcu.com/nominations)

HawaiiUSA 87th Annual Meeting Announcement

HawaiiUSA Annual Meeting The 87th Annual Meeting will be held on Tuesday, February 27, 2024, at 6:00 pm. Both virtual and in-person attendance will be available. The meeting will be held at our Main Office, 1226 College Walk, Honolulu, HI 96817. For those looking to join in-person, allowed attendance will be limited and based on the order of when reservations are received.

To reserve your spot now, please visit hawaiiusafcu.com/meeting and register by February 10, 2024. All members are invited. Agenda items will include: approval of the Minutes of the 2022 Annual Meeting, Supervisory Committee Report, Chair's Message, unfinished business, new business other than elections, and the announcement of election results. We hope that you can join us.



Photo: Josh Tatofi Music

Save the date!

MEMBER APPRECIATION CELEBRATION

Sunday, April 21, 2024
Sheraton Waikiki Hotel
Special performance by
JOSH TATOFI

Dinner Price:
\$75 Member
\$100 Non-Member

Learn more at: hawaiiusafcu.com/celebration



1226 College Walk, Honolulu, HI 96817

- Aiea** Aiea Shopping Center Member Solution Center
- Ala Moana** 1538 Kapiolani Boulevard Ste. 105 **Oahu** (808) 534.4300
- Ewa** Ewa Town Center **Toll-free** (800) 379.1300
- Kahala** 4137 Waialae Ave.
- Kaneohe** Windward Mall
- Kapolei** 920 Kamokila Boulevard
- Main** 1226 College Walk Online
- Mililani** Mililani Shopping Center Visit: hawaiiusafcu.com
- Pearl City** 1245 Kuala Street Ste. 101
- Waipahu** Waipahu Town Center
- Maui**
- Kahului** Queen Kaahumanu Office Bldg.
- Kihei** Lipoa Center
- Big Island**
- Hilo** 375 Kekuanaoa St.
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Loan Discounts, Tuition Assistance,
Wellness Program, and much more!

Apply online at:
hawaiiusafcu.com/careers



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Printed Newsletter Discontinuing; Will be Available Online

Keeping connected with our members is one of the things we prioritize the most here at HawaiiUSA. And as your Credit Union, we continuously seek ways to ensure we spend money wisely.

That's why, due to the ever-increasing cost of print, we have decided to discontinue with our quarterly printed newsletters. This decision will allow us to reallocate funds towards other essential initiatives, as well as reducing our environmental impact.

We are aware that many of you enjoy reading about the latest developments with HawaiiUSA. So, starting with

the Q1 2024 Newsletter, all future editions will be made available online on our website at hawaiiusafcu.com/newsletter. You will also be able to find the previous year's worth—the last four editions. You will be able to view, download, and print the newsletter(s) from the website.

From all of us at HawaiiUSA, we want to express our biggest mahalo for being loyal readers and hope to see you continue with us as we move online!

Read online starting Q1 2024 by visiting
hawaiiusafcu.com/newsletter