

2023-2024 Board of Directors Nomination & Biographies

The Nomination Committee of the Board of Directors for HawaiiUSA has nominated two members to fill three vacancies for the 2023-2024 Board of Directors. The vacancies are for three-year terms. The following members, listed in alphabetical order, have been nominated:

- Jean Miyahira
- Terry Visperas

Members had until October 31, 2022 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 21, 2023 at 6:00 p.m

Meet the Nominees

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

Jean Miyahira

Work Experience

Career Academy Development, Hawaii State Department of Education, Consultant; Hawaii State Department of Education, Waipahu High School, Director of Academy of Finance and Academy of Travel and Tourism, Coordinator Business and Computer Learning Center, Coordinator Marketing Education; and University of Hawaii, Leeward Community College, Business and Management Instructor/Lecturer.

Education and Certifications

University of Hawaii at Manoa, Master's in Education; University of Wisconsin, Bachelor of Business, Accounting, and Education; Credit Union National Association (CUNA) Credit Union Volunteer Certification; and National Association of Federally-Insured Credit Union (NAFCU) Volunteer Certification

Why you would like to serve as a Board Director?

Educational learning opportunities supported by HawaiiUSA and national credit union trade

organizations broadened my understanding of progressive business models and trends locally and nationally, which have contributed to understanding the strategies of HawaiiUSA and my leadership roles in Board-decision-making and strategic planning.

Primary Focus for HawaiiUSA

The Board's responsibility is to provide members with the best financial services and products to meet their needs. It is our fiduciary duty to comply with the Credit Union's policies to oversee regulatory compliance issues by reviewing financial, risk management, strategic planning reports to support initiatives for growth and stability.

Terry Visperas

Work Experience

State of Hawaii, Public Safety Department, Program Specialist; State of Hawaii, Department of Health, Coordinator/Planner; State of Hawaii, Department of Labor, Program Manager/Program Specialist; Aloha Airline, Flight Attendant; University of Hawaii FCU, Marketing Consultant; and University of Hawaii Athletics, Stan Sheriff Center Host.

Education

University of Hawaii at Manoa, Master of Public Health; and University of Hawaii at Manoa, Bachelor of Science-Nursing.

Why you would like to serve as a Board Director?

My 'Ohana continues to be blessed by the exceptional member service and well-rounded financial services that HawaiiUSA FCU offers. I am energized and grateful to use my experiences and passion for working with people to continue to add value to our membership and the community.

Primary Focus for HawaiiUSA

I will work with all key stakeholders to support and build on HawaiiUSA FCU's foundation of outstanding leadership. Look at opportunities in marketing and technology to increase staff abilities to provide holistic financial health. I would also like to find opportunities to provide critical competitive benefits for our membership.

HawaiiUSA Scholarship applications now available

The HawaiiUSA scholarship application is available online beginning December 1, 2022. Twelve \$2,000 scholarships will be awarded to graduating high school seniors and eight \$2,000 scholarships will be awarded to college students. The Scholarship application is available online at: hawaiiusafcu.com/scholarship. Scholarships will be awarded for the 2023-2024 academic school year based on academic standing, leadership, honors and awards, school and community service, merit, recommendations, financial need, and HawaiiUSA membership.

Eligibility Requirements

Applicants must be HawaiiUSA members for at least 12 consecutive months prior to applying, have an account in good standing, and presently be full-time high school seniors or attending an accredited

institution of higher education during the 2023-2024 academic school year. Prior recipients of the HawaiiUSA Scholarship may reapply and will be evaluated with current applicants.

Deadline

Completed application, two signed letters of recommendation and certified transcripts must all be postmarked no later than February 10, 2023 and mailed to: HawaiiUSA Federal Credit Union Attn.: Scholarship Committee 1226 College Walk, Honolulu, HI 96817-3995. A hand-carried application will not be accepted. Applications postmarked after the deadline will not be reviewed. The Scholarship Committee will review and evaluate each application before final selections are made. Scholarship Committee selections will be final. Applicants will be notified of results no later than April 10, 2023.

[Apply at hawaiiusafcu.com/scholarship](http://hawaiiusafcu.com/scholarship)



HawaiiUSA Member Appreciation Celebration

Come join us for an evening of delicious food, fun, and music for the entire family!

Date: April 2, 2023 (Sunday)

Location: Sheraton Waikiki Hotel

Entertainment: Special performance by a Grammy nominee and multiple Na Hoku Hanohano Award winner

Celebration schedule:

3:30 p.m. – 5:00 p.m.

5:00 p.m. – 5:45 p.m.

5:45 p.m. – 7:00 p.m.

7:00 p.m.

Registration

Program

Dinner (vegetarian option available)

Entertainment & door prizes to follow



Early bird pricing until January 13, 2023

- \$35 Primary or Joint Member
- \$65 Non-Member

After January 13, 2023

- \$45 Primary or Joint Member
- \$75 Non-Member

Registration closes February 15, 2023

hawaiiusafcu.com/celebration





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3.99% APR* For 12 months

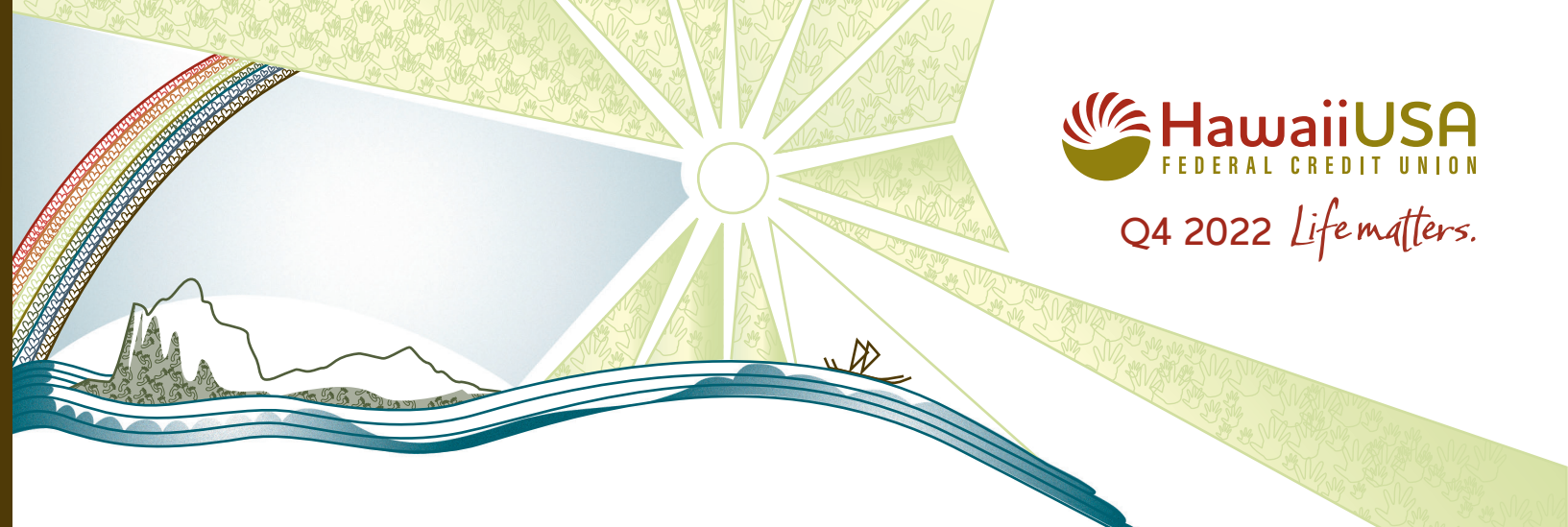


hawaiiusafcu.com/holidayloan

*Annual Percentage Rate (APR). Personal Loan offer valid on all applications received by January 31, 2023. 3.99% APR based on automatic transfer payment from either share draft, share account with ACH payroll deposit, or payroll deduction; rate will be 4.24% APR without. (Payment example: Loan amount of \$1,000 at 3.99% APR for 12 months would have a monthly principal and interest payment of \$84.94). This offer cannot be combined with any other promotional offers. Proceeds are not to be used to pay off existing HawaiiUSA loan obligations. Subject to HawaiiUSA's loan terms and conditions. Minimum loan amount \$500.00. Not all borrowers will qualify for the lowest rate. Rates are determined based on credit worthiness. Other rates and terms are available. Membership guidelines may apply.



Q4 2022 *Life matters.*



A year-end message from HawaiiUSA's CEO

Aloha,

This year has been one of growth and opportunity for HawaiiUSA Federal Credit Union (HawaiiUSA). Since 2020, we have been on an upward trajectory to ensure that our members are receiving the best services and products to help make their lives easier in this ever-changing world. Our Life matters promise continues to inspire how we do business and how we serve the community.

In October, I completed my first year as HawaiiUSA's president and CEO and I have learned so much about what our members value, what our employees value, and what value we bring to the broader community. What I found to be the common thread between these areas is that people thrive when they feel supported. This realization has continued to motivate me in this role and I am very grateful for the opportunity to serve our members and this organization.

HawaiiUSA's commitment to education and financial wellness was at the forefront this year with many new and ongoing initiatives. Since 1990, we've awarded 540 scholarships for a total of \$803,500 and we launched our current scholarship application period on December 1. We also forged a new partnership with Chaminade University, hosting financial education classes for K-12 teachers this summer. Giving educators the tools they need to teach young people about money and financial literacy is one way we can inspire financial wellness in their futures. Our relationships with Hawaii's

schools continue with current and new Student Operated Credit Unions (SOCUs) on K-12 campuses statewide. These pop-up credit unions allow students to learn hands-on how to work and perform financial transactions in a real-world setting.

This year we also strengthened our digital and technological capabilities to ensure our internal and external processes are faster, more intelligent, and more efficient than ever before. To keep up with the fast-paced momentum of technology, HawaiiUSA has ensured that our members and business partners are afforded the best technology when it comes to their banking needs.

We are committed to remain a high-performing quality organization that serves our 135,000 members and 400+ employees with professionalism and gratitude. Thank you for your continued support as we forge into 2023 together.

Greg Young
President & CEO



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 Waiialae 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.
- Kauai**
- Lihue** Kukui Grove Shopping Center

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HawaiiUSA Annual Meeting

The 86th Annual Meeting will be held on Tuesday, February 21, 2023, at 6:00 pm. Both virtual and in-person attendance will be available. The meeting will be held in the Community Rooms 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, 2023. All members are invited. Agenda items will include: approval of the Minutes of the 2021 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.

