

Introducing the 2023-2024 HawaiiUSA Board of Directors

The Nomination Committee nominated two members to fill three vacancies for three-year terms for the 2023-2024 Board of Directors. No member from the general membership submitted a qualifying nomination by petition. As such, no election was required. At HawaiiUSA's Annual Meeting held on Tuesday, February 21, 2023, the following members listed in alphabetical order, were declared elected for a 3-year term:

- Jean Miyahira
- Terry Visperas

In addition, to fill the remaining vacancy, the Board of Directors had appointed Mr. Ethan Tomokiyo to serve as a Director for a one-year term.

2023-2024 Board of Directors:

Board Directors help to make major decisions for HawaiiUSA's future, with financial stability and members' best interests in mind.

Harlan Y. Kimura, Chair
 Stevette Santiago, Vice Chair
 Alan M. Schlissel, Treasurer
 Jean Miyahira, Secretary
 Roberta Mayor, Director
 Paul Mow, Director
 Rita Ornellas, Director
 Ethan Tomokiyo, Director
 Terry Visperas, Director



(Left to right: Harlan Y. Kimura, Stevette Santiago, Alan M. Schlissel, Jean Miyahira)



(Left to right: Roberta Mayor, Paul Mow, Rita Ornellas, Ethan Tomokiyo, Terry Visperas)

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* Annual Percentage Yield (APY) is effective as of March 1, 2023 and is subject to change without notice. Minimum balance requirement to open this account and earn the APY is \$10,000. A penalty may be imposed for early withdrawal. Insured by NCUA.

Introducing the 2023-2024 Supervisory Committee

Supervisory Committee Members are responsible for guiding appropriate operations to protect our members' long-term interests.

Denise Yoshida, Chair
 Elton Kinoshita, Vice Chair
 Russell Suzuki, Secretary
 Brian Hallett



(Left to right: Denise Yoshida, Elton Kinoshita)
 (Not pictured: Russell Suzuki, Brian Hallett)

All of HawaiiUSA's leadership team volunteers serve many hours and receive no financial compensation. They deeply believe in our mission to improve members' lives through our Life matters commitment.

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Rates are effective as of March 1, 2023 and are subject to change without notice. Minimum balance to open the account is \$20.00. Fees may reduce earnings on the account. Insured by NCUA.

Monthly Qualifications:

- 10 or more debit card purchases (point-of-sale purchases), excluding ATM transactions
- Receive one or more direct deposits, ACH debits/credits, or HawaiiUSA Online Bill Pay payments through this eLife Checking Account
- Enrolled in eStatements

	Dividend Rate	Annual Percentage Yield (APY)
Base Rate ¹	0.01%	0.01%
Tiered Balances to Earn APY ²	Dividend Rate	Annual Percentage Yield (APY)
\$0 to \$10,000.00	4.88%	5.00%
\$10,000.01 or more	0.05%	5.00% - 0.25%*

¹ Dividend Rate paid on entire balance if Monthly Qualifications are not met
² Dividend Rates paid for each tiered balance when ALL Monthly Qualifications are met for each qualification cycle

* Annual Percentage Yield (APY) is based on balances of \$10,000.01 and \$250,000.00. APY decreases on larger balances as dividends are earned at a lower dividend rate.



1226 College Walk, Honolulu, HI 96817

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|--|---|
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| 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. | |
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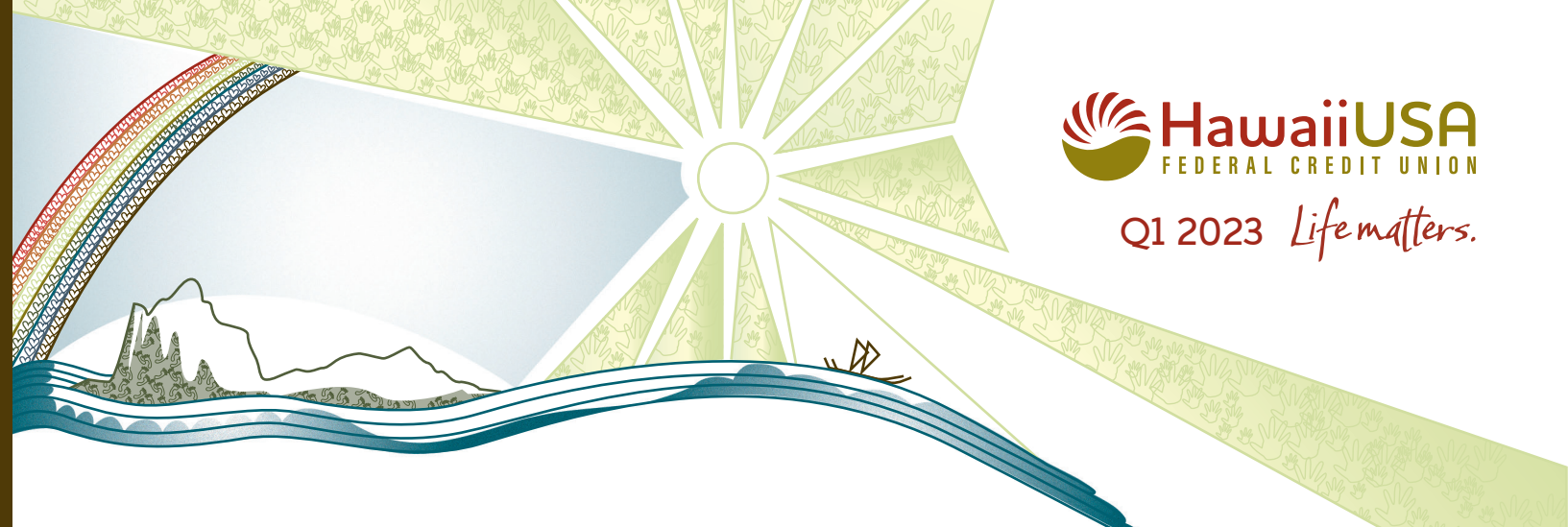
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Have you joined the team? Learn how by visiting:
hawaiiusafcu.com/teamkasasa



Q1 2023 *Life matters.*



Our mission is to serve you

Aloha,

I'd like to assure HawaiiUSA members and community that the recent occurrence at Silicon Valley Bank (SVB) is not an indication of the health of local financial institutions. While the incident is unfortunate, HawaiiUSA is very different from SVB.

HawaiiUSA is in a very strong financial position and will always be a member-owned organization whose purpose is to bring value to our members' lives and the community.

Greg Young
President & CEO



In light of mainland commercial banking news, your money is safe with HawaiiUSA FCU

Our member-owned structure and focus on putting members first, have allowed HawaiiUSA FCU to effectively operate as a top-rated, financially strong institution for over 86 years.

All members are shareholders

HawaiiUSA is member-owned, which makes every member a shareholder. Your financial success is our number one priority. As a not-for-profit cooperative, we offer financial solutions for all income levels and focus on keeping more money in members' pockets. Profit we generate is directed into dividends to members, improved business services and expertise, and serving communities where our members live and work.

Your HawaiiUSA deposits are safe and secured

HawaiiUSA FCU is insured by the National Credit Union Administration (NCUA) which guarantees member deposits up to at least \$250,000 per individual depositor.

Strong and well-capitalized

We are subject to strict annual reviews and audits by federal regulators to ensure we remain strong and well-capitalized. NCUA categorizes credit unions with a 7% net worth ratio as well-capitalized; HawaiiUSA is a net worth ratio of 11%.

Highly rated and recognized

HawaiiUSA has a 5-star rating from Bauer Financial, a third-party organization that evaluates financial institutions' financial condition and gives them 1-5 star ratings; ratings can be accessed via www.bauerfinancial.com.

HawaiiUSA is the only local credit union to receive the Forbes Magazine Best-in-State award five years in a row. In 2022, only 3.4% of U.S. credit unions made the list, which is based on member survey criteria for satisfaction in six areas of service: trust, customer service, terms and conditions, branch services, digital services, and financial advice. These areas reflect HawaiiUSA's commitment to providing trustworthy financial advice, convenient and simple banking experiences, and fair and transparent policies.