



2024

Community *Giving*

A Message from our President & CEO

Aloha

This past year has been one of significant change and growth for our communities, and at HawaiiUSA, we remain committed to empowering individuals and families to navigate these changes confidently.

I am proud to showcase our ongoing financial assistance initiatives, including college scholarships and teacher stipends, which empower our youth to pursue their educational goals and recognize the commitment of our educators. To further support educators, we are excited to continue our long-term partnership with Chaminade University. We are currently in the third year of a five-year commitment to provide a meaningful summer session centered on financial education for teachers.

A key focus this year has been on financial education and wellness. We're proud to have celebrated a significant milestone with our long-standing Student-Operated Credit Union (SOCU) partner, Waipahu High School, which has operated its SOCU for 30 years since 1994.

HawaiiUSA Federal Credit Union was named as Community Partner of the Year by the Hawaii State Coalition Against Domestic Violence (HSCADV) for our participation in the HSCADV's pilot program, the Financial Education Academy (FEA) for domestic violence survivors. HawaiiUSA's partnership with HSCADV aligns with the belief that financial education is the key that unlocks financial confidence and independence. Additionally, our volunteer efforts have expanded, with an enterprise-wide approach to supporting one of Hawaii's most impactful nonprofits, the Alzheimer's Association of Hawaii.

The Life Matters Collective has also continued to evolve, with a new partnership with the Domestic Violence Action Center (DVAC) and Blessed Life retail stores. Launched as the Hope Collective, the collaboration helped create an exclusive collection of Blessed Life products, with proceeds directly supporting DVAC's essential services for domestic violence survivors. We are grateful for the opportunity to be part of these innovative partnerships and help to foster resilience in the face of adversity.

Thank you to our members and supporters for your unwavering commitment to our mission. Together, we are creating a brighter future for Hawaii, one where everyone has the tools to thrive.

Mahalo nui loa,

Greg Young
President & CEO
HAWAIIUSA FEDERAL CREDIT UNION





COMMUNITY AWARDS & RECOGNITION



Named a **Best-In-State Credit Union** by Forbes

Named **“Partner of the Year”** by Hawaii State Coalition Against Domestic Violence

Named **“Partner of the Year”** by Weed and Seed Hawaii

Voted one of **“Hawaii’s Best Places to Work”** by Hawaii Business Magazine

Voted **“Honolulu’s Best Credit Union”** by Honolulu Magazine

Selected as one of Hawaii’s **“Top 250 Businesses”** by Hawaii Business Magazine

Voted one of **“Hawaii’s Best Credit Unions”** by Honolulu Star Advertiser

Photos from left to right: Hawaii State Coalition Against Domestic Violence names HawaiiUSA their 2024 Community Partner of the Year. Named Partner of the Year by Weed and Seed Hawaii



OUR GIVING STRATEGY

Originally opened in 1936 as a credit union for educators, **HawaiiUSA's culture of giving is rooted in education** and has since expanded to other areas of community need that impact financial wellness.

HOW WE GIVE

\$194,564

In total donations to **114** nonprofit & public service organizations



1,814

Hours volunteered by our employees and their families

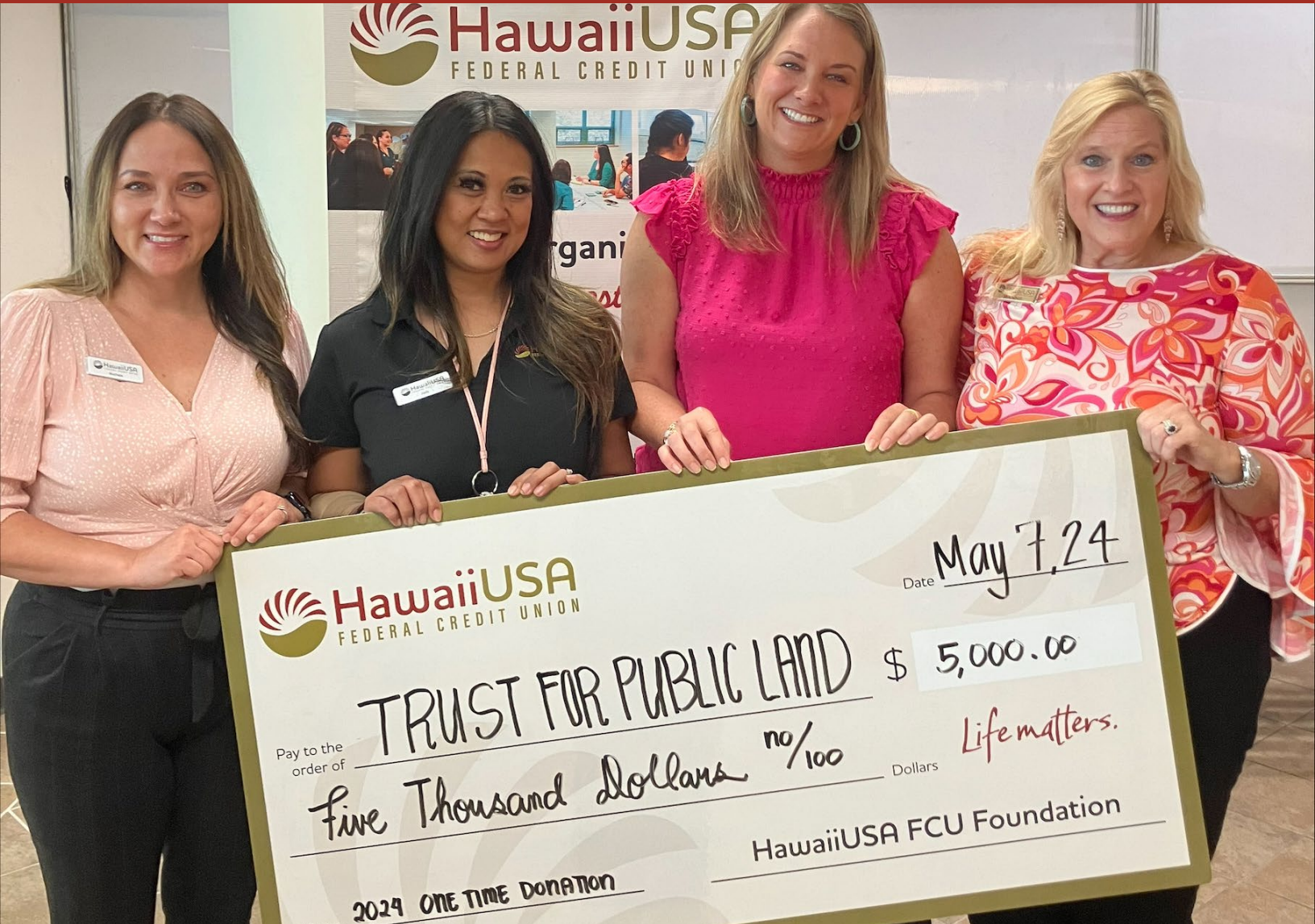


10,569

Individuals received free financial education at 200+ schools and organizations



Photos from top to bottom: HawaiiUSA raised \$21,134 for the Alzheimer's Association of Hawaii, 244 employees and their families Walked to End Alzheimer's, statewide. We provide financial education programs in local schools.



The HawaiiUSA FCU Foundation is a private foundation established in 2007 to support local charities who improve the lives of children and those who are less fortunate, **while strengthening Hawaii's communities.** Grants from the Foundation go directly to schools, non-profit organizations, and 501 (c)(3) charities in Hawaii..

HAWAIIUSAFCU.COM/FOUNDATION

hawaiiusafcu.com/community

\$147,515

**DONATED TO 102 LOCAL NONPROFITS BY
THE HAWAIIUSA FCU FOUNDATION**





FINANCIAL COACHING

Did you know?

76 of our employees are Certified Credit Union Financial Counselors (CCUFC) who provide free, confidential financial coaching for our members and employees. CCUFC requires four months of studying and passing a rigorous exam through CUNA's Financial Counseling Certification Program (FICEP).

HAWAIIUSAFCU.COM/FINANCIALCOACH

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We are committed to investing in our employees' financial wellness, and the FICEP certification empowers them with the skills and confidence to provide expert guidance to members.

JOANNE CHING

Financial Wellness Partner at HawaiiUSA.



Employees go above and beyond by earning the Certified Credit Union Financial Counselor (CCUFC) designation.



SUPPORTING FINANCIAL WELLNESS FOR OUR EDUCATORS

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.

TOTAL DONATIONS

\$77,266



\$15,500

in Educator award programs

\$8,500 Teacher of Promise

\$5,000 National Distinguished Principal

\$2,000 National Distinguished Asst Principal

\$31,800

For 18 teacher scholarships at Chaminade

HawaiiUSA and Chaminade University of Honolulu marked three years of partnering to help prepare K-12 educators to teach economics and personal finance at their grade levels. This ongoing partnership with Chaminade aligns with HawaiiUSA's mission to inspire financial wellness in the community, while still rooted in our legacy of supporting teachers. In 2024, HawaiiUSA sponsored \$31,800 in tuition for 18 qualified teachers. The summer workshop is offered through Chaminade University's Economic Education Center for Excellence (EECE).

\$29,966

in Stipends awarded to 96 DOE teachers

HawaiiUSA partners with the Hawaii Department of Education's Personnel Development Branch to extend career enhancement opportunities for educators through professional development stipends for teachers. In 2024, HawaiiUSA awarded a total of \$29,966 for coursework completed in 2023 to 96 educators across the state. This stipend program was established in 2001 to help fund professional development opportunities for Hawaii's teachers while upholding HawaiiUSA's commitment to educators and overall education. Since its inception in 2001, HawaiiUSA has funded professional support stipends for nearly 900 teachers.

hawaiiusafcu.com/stipend



SUPPORTING STUDENT FINANCIAL WELLNESS



10,569 participants at 200+ schools and organizations benefited from financial education

SCHOLARSHIPS

Since 1990, we've awarded 582 scholarships for a total of

\$887,500



hawaiiusafcu.com/scholarship

[LEARN MORE](#)

COLLEGE PLANNING RESOURCES

We've been partnering with The Hawaii Association for College Admission Counseling (HACAC) since 2013 to provide free college planning resources to students and families.

STUDENT OPERATED CREDIT UNIONS

Pop-up credit unions offer students safe access to trusted financial services and peer-to-peer financial education.

In the '23-'24 School Year we trained 259 Students as SOCU staff and peer educators at 3 High Schools, 2 Middle Schools, and 2 Elementary Schools

Waipahu High School SOCU celebrated 30 years of operations in 2024

[LEARN MORE](#)



LIFE MATTERS COLLECTIVES

Imua Collective



In August, HawaiiUSA celebrated the one-year anniversary of its Life Matters Collective, an inaugural partnership showcasing both long-standing business partnerships and valued community partners. HawaiiUSA debuted the Collective as a collaboration with Maui 'Oma Coffee Roasting Company. Imua Coffee was created, with proceeds benefiting Imua Family Services, a Maui nonprofit serving the early childhood development needs of children and their families by providing inclusive care services and play programs.

"This has been an extremely meaningful partnership and a good fit for not only our agency, but our demographic," said Dean Wong, executive director of Imua Family Services. "The collective has enabled us to reach one of our goals of establishing partnerships with local businesses that benefit our community."

Maria Holmes, director of sales and marketing at Maui 'Oma, reflects on what the Collective has meant for her business amidst the coinciding anniversary of the Maui wildfires. "Maui 'Oma lost 34 customers in August 2023. The timing of this program helped us through a difficult period," said Holmes. "The additional revenue helped us stay afloat during an unstable period and has served as a good model that led to further opportunities with other nonprofits on Maui," she added.

Reflecting on one year of the Life Matters Collective, Tanya Lee, VP of Member Growth Services at HawaiiUSA, said, "Last year's devastation to Lahaina dramatically increased the needs of Imua Family Services to support impacted families." She added, "The Collective launched at an opportune time to introduce an innovative opportunity to forge new community relationships between businesses and nonprofits that add value to their communities."

Hope Collective



HawaiiUSA was named Community Partner of the Year by the Hawaii State Coalition Against Domestic Violence (HSCADV) for our participation in the HSCADV's pilot program, the Financial Education Academy (FEA) for domestic violence advocates. HawaiiUSA's partnership with HSCADV aligns with the belief that financial education is the key that unlocks financial confidence and independence. The FEA program brings hope back to those who have suffered setbacks in their financial journey.

To further our commitment to the financial well-being of survivors of domestic violence, HawaiiUSA launched the second Life Matters Collective in December 2024. This partnership with Domestic Violence Action Center (DVAC) and Blessed Life retail stores is called the Hope Collective, and features an exclusive line of family apparel and accessories. Proceeds from every purchase benefit survivors of domestic violence through DVAC.



SUPPORTING FINANCIAL WELLNESS OF HOUSEHOLDS IMPACTED BY ALZHEIMER'S AND DEMENTIA

To support the Alzheimer's Association Hawaii Chapter, HawaiiUSA actively participated in several initiatives:

WALK TO END ALZHEIMER'S

244 HawaiiUSA employees and their families participated in the Walk to End Alzheimer's events on Oahu, Maui, Hawaii Island, and Kauai. The credit union even adjusted branch hours to accommodate employee participation.



DONATIONS

\$21,134

HawaiiUSA collected donations at all its branches and partnered with Cookie Corner for a fundraising campaign to directly benefit the ALZ Hawaii Chapter.

FINANCIAL WELLNESS WORKSHOPS


HawaiiUSA collaborated with the ALZ Hawaii Chapter to host a series of financial wellness workshops, covering topics such as understanding Alzheimer's, caregiver finances, and legacy planning.

Justin George, Director of Development at the Alzheimer's Association Hawaii, expressed gratitude for HawaiiUSA's support: "HawaiiUSA's commitment has made a significant difference in our community. Their financial support and employee involvement have amplified our ability to provide crucial services to those affected by Alzheimer's."

Maria Felton, Chief Experience Officer at HawaiiUSA, emphasized the importance of community support:

"By supporting the Alzheimer's Association and providing financial wellness resources, we are helping to alleviate the burden on caregivers and empower individuals to make informed decisions about their future."





**HawaiiUSA is
continually committed
to improving the
quality of life, health
and financial wellness
of its members and the
communities it serves.**

HawaiiUSA Federal Credit Union is proud of its long-standing tradition of community support through providing grants, sponsorships, educator stipends, as well as various fundraising activities and partnerships with nonprofit organizations. Additional support comes from the direct involvement of HawaiiUSA's generous employees, who actively volunteer for community service projects and activities.