



## MEMBER NEWSLETTER 4<sup>th</sup> Quarter 2025

**Office Location:** 28-490 Ka'akepa Street • Pepe'ekao, HI      **Telephone:** 808-964-5566  
**Mailing Address:** PO Box 848 Pepe'ekao, HI 96783-0848      **FAX:** 866-469-3054  
**Office Hours:** Monday - Thursday - 8:30 am - 4:30 pm • Friday - 9:00 am - 5:00 pm  
[www.hamakuafcu.org](http://www.hamakuafcu.org)

*Happy Holidays from your Credit Union!*



Left to right: Maileen Kubojiri, Member Services; Crissy Smith, Lending & Collections;  
Peter Tomich, Controller; Kelly Gibo, President;  
Taylor Hayashi, Member Services; Rose Ann Domingo, Lending & Member Services

### Important Numbers

#### Debit Cards

Lost or Stolen: 1.833.933.1681  
PIN Change: 1.833.681.3525  
Disputes: 1.800.808.6402

#### Credit Cards

Lost or Stolen: 1.800.808.7230  
Lost or Stolen (after hours): 1.800.991.4964

### 2026 Holidays Observed

Martin Luther King Jr Day	January 19 <sup>th</sup>
Presidents' Day	February 16 <sup>th</sup>
Memorial Day	May 25 <sup>th</sup>
Juneteenth N.I.D.	June 19 <sup>th</sup>
Independence Day	July 3 <sup>rd</sup>

## NOTICE OF ELECTIONS

The following candidates were submitted by the Nominating Committee to fill the two (2) vacancies on Hāmākua Federal Credit Union's Board of Directors. These positions will be filled by March 25, 2026, at the Annual Membership Business Meeting.

**Keith Knell** – Keith has served as a Director since 2014 and member of the Supervisory Committee for over 13 years. Originally from Oahu, he relocated to Pepe'ekoe in 1992 along with his wife, June. He served with the Honolulu Fire Department from 1970 until his retirement in 1994.

**Celeste Nathaniel** – Celeste has served as a Director since 2014. She started her career at Kawamoto Store at the age of 16. Celeste has dedicated almost 40 years to the Kawamoto business. Since her family assumed operations of Kawamoto's, Celeste has taken on the position of business manager. Celeste is dedicated to Hawai'i Island and unselfishly gives of her time assisting with numerous volunteer events throughout the year.

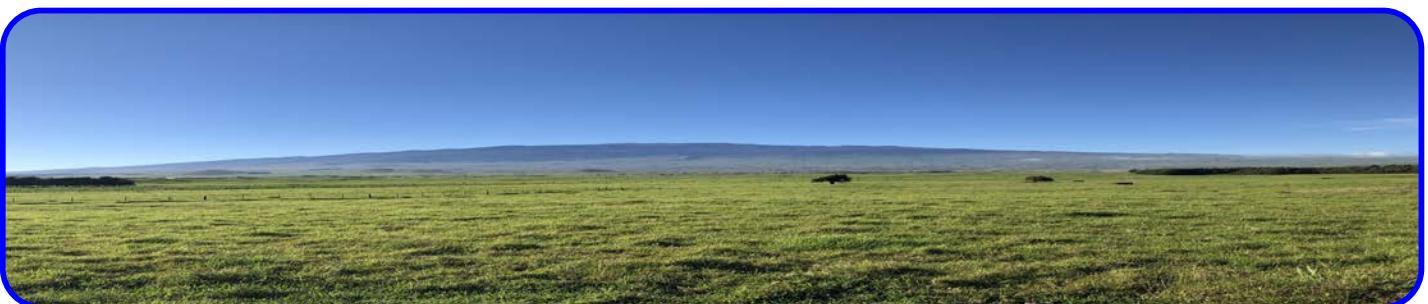
### Nomination by Petition:

The Nominating Committee is also currently accepting nominations by petition to fill the two (2) vacancies on the Board. The nominee must be a member in good standing with Hāmākua FCU, at least 18 years of age, and must be bondable by Hāmākua FCU's Fidelity Bond Company. Nominations made by petition must be signed by 1% of the members with a minimum of 20 and a maximum of 500 signatures. The minimum age to sign the petition is 18. Petition forms are available at the Credit Union office. The deadline for receipt of the petition by the Committee is 4:30 pm on Friday, February 13, 2026.

## ***89<sup>th</sup> Annual Shareholders Meeting!***

Join us in the credit union office at 4:30 p.m. on Wednesday, March 25<sup>th</sup>, 2026  
for our 89<sup>th</sup> Annual Meeting.





## ***Go Mobile and expand your service horizons:***

Mobile Deposit - deposit your checks without a trip to the branch!

Get your e-Statements, receipts and messages - save paper!

Loan applications for members!

Make loan payments from your HFCU accounts or another CU or bank!

Transfer funds between your HFCU accounts or another CU or bank!

Review account history, see your paper check images!

Secure and convenient!



Search your favorite App Store for the Hāmākua FCU mobile app *today*.



## ***Share Certificate Special!***

One Year @ 3.55% APY\*\*!

\$1,000 Minimum Deposit, Offer Expires January 30, 2026

\*\*APY=Annual Percentage Yield. We may impose a penalty equal to 90 days dividends on the amount withdrawn if you withdraw any of the principal of the Share Certificate before the maturity date.