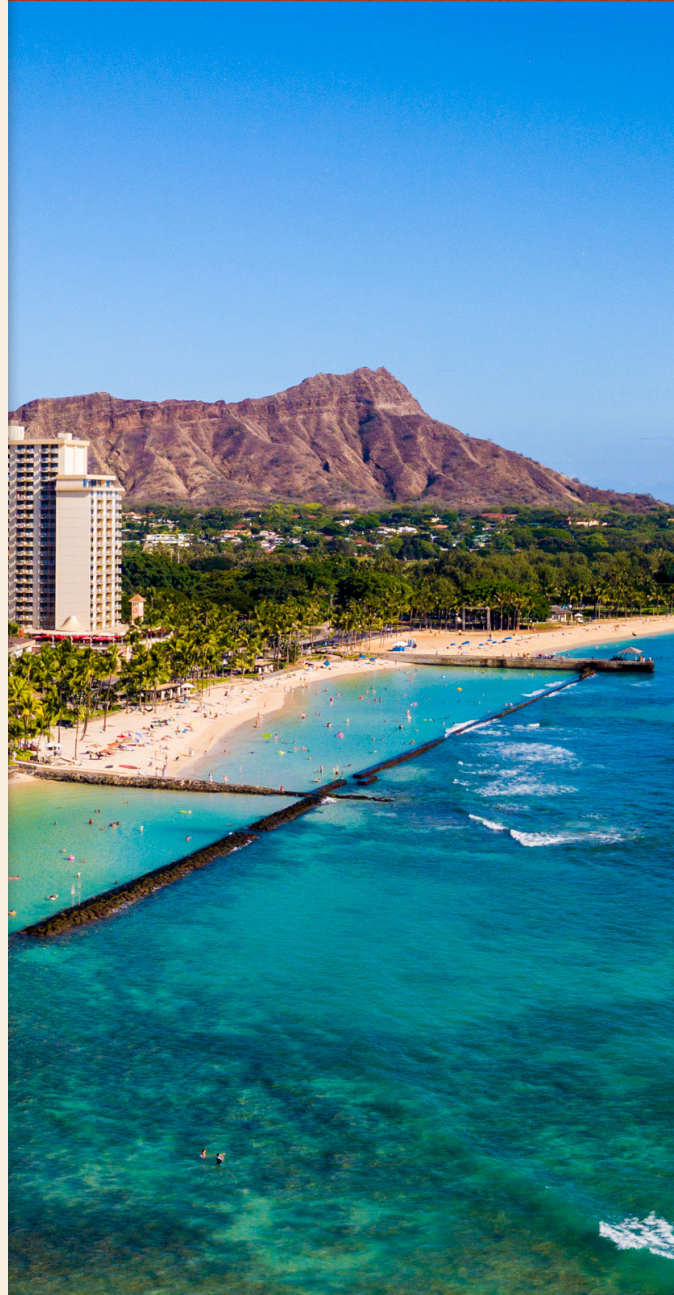




# COMMUNITY REPORT 2020

Serving our members,  
serving our communities



# A MESSAGE FROM KARL



## Aloha,

The past year was like no other. From an unprecedented health crisis, navigating through economic disruption, to the fight for social justice, 2020 brought challenges to many of us in so many ways. That's why I'm immensely proud of all our dedicated employees who have shown tremendous personal resilience and compassion as we've weathered the socioeconomic effects of the pandemic, selflessly rising to the occasion and meeting every challenge, and demonstrating the steadfast commitment to supporting the financial needs of our members, their families, our business partnerships, and various communities across the State of Hawaii.

Integrity, achievement, service, and unity: our core values reflect who we are. We strive to always do the right thing and what's right for our members; we treat everyone in the highest regard and operate with the unwavering commitment to the betterment of Hawaii. Our values have guided us for more than 80 years and define who we are as Hawaii's largest credit union.

While 2020 taught us how quickly and dramatically circumstances can change, it also revealed how people come together to take care of one another and keep their communities strong in times of trial. By holding to our values, we're situating HawaiiUSA for brighter days ahead.

Mahalo nui loa,

*Karl Yoneshige*

**Karl Yoneshige**

President & CEO

HawaiiUSA Federal Credit Union

# COMMUNITY AWARDS AND RECOGNITION

Recognized as the **No. 1 “Best-in-State”** credit union in Hawaii by *Forbes Magazine*

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

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



# 2020 GIVEBACK AT A GLANCE

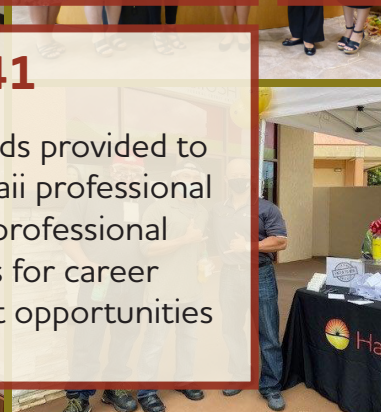
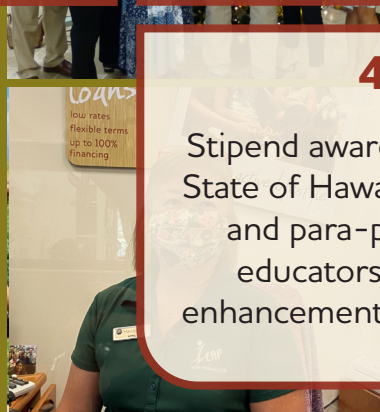
As a not-for-profit cooperative, our focus is giving back to the communities we serve. And with our roots as an educators-based credit union right here in Hawaii more than 80 years ago, giving back to Hawaii's youth, families, education professionals, as well as promoting community sustainability is just a part of who we are.



**1,456**  
Hours volunteered to communities across Oahu, Maui, the Big Island, and Kauai in 2020

**122**  
Schools and school organizations HawaiiUSA partnered with across the State of Hawaii in 2020

**\$721,500**  
In scholarship awards given to graduating high school seniors and undergraduates to further their education since 1990



**41**  
Stipend awards provided to State of Hawaii professional and para-professional educators for career enhancement opportunities

# Because when we stand together, little things can make a big impact

“People helping people” is more than just a nice saying. It’s the global credit union philosophy and a fundamental element to who HawaiiUSA strives to be, and also why we actively commit to our local communities. And no time was that more needed than during the hardships of 2020’s COVID-19 pandemic. That’s why whether it was providing financial assistance and resources, volunteering workpower, donating money to nonprofit organizations, showing appreciation for our members and Select Employee Groups, or empowering our staff with the ability and resources to work remotely, we made it our mission to give back to Hawaii and express our commitment throughout challenging times.

## Consumers

After thorough and comprehensive planning to ensure proper safety and social distancing, 100% of our branches remained open to our members to ensure continued access to full-service banking for those who prefer in-person transactions. HawaiiUSA also rolled out a comprehensive, all-new Digital Banking system to add another level of convenience and peace of mind, while delivering to the same exemplary standards that our members have come to expect from us.

HawaiiUSA was also able to help our members by providing the following financial relief options:

- Waived certain fees (e.g., late payment, NSF, among others)
- Offering Emergency Relief Loans and Signature Line of Credit limit increases up to \$5,000
- Loan payment deferrals for those in need of financial assistance

## Businesses

HawaiiUSA was able to extend credit and other financing options to many Hawaii small business and commercial members for working capital and operating purposes. This was only amplified by our participation in the SBA Paycheck Protection Program (“PPP”), in which we were able to help fund:

- 341 PPP loan applications
- \$10.9 million in total loans

HawaiiUSA was also a major participant in the City and County of Honolulu, the County of Kauai, and the County of Hawaii’s respective grant programs. These grants aimed to provide funds to local small businesses to adapt to the additional operating costs associated with the pandemic. At the end of the grant periods, HawaiiUSA was able to help local businesses acquire:

- 5,000 small business grants
- \$52.7 million in funds

# BUILDING RELATIONSHIPS

We do more than live and work in the communities we serve—we also give back to them.



“I have never met a Credit Union that went above and beyond for their members like you did. This is the kind of service that will make you stand out amongst other Kauai financial institutions. All I have is **LOVE** and **RESPECT** for you.”

- **Barbara Oki-Mundon,**  
Owner of Oki's Box Lunches & Diner

“Like many small businesses in Hawaii, COVID has had a negative impact on our businesses. Aaron and his team at HawaiiUSA took a proactive approach and provided solutions. It was because of these efforts that we were able to survive and keep our employees working during the pandemic.”

**Casey & Darla Paet**  
Owners of  
Site Management Professionals LLC  
Elite Restoration Services LLC



# Random Acts of Thanks

Our Membership Growth Department and some of our important business partners got together to hand out some presents as a thank you to our loyal members who continued to use our services during the roller coaster year which was 2020.



Melissa Leu, Karl Yoneshige, John Donlin and Monique Wall handing out Hibachi Bentos.



Thank you to Hibachi for providing meals to our members!



Melissa handing out Bento.



Our Kapolei Branch staff and Down to Earth!



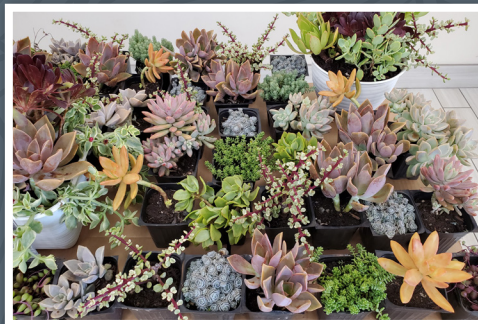
Thank you to Down to Earth for providing goodies for our members.



Thank you to Jeannie Yukitomo and Chef Zone!



Our Mililani Branch staff and I.T. Ground Movement!



Thank you to I.T. Ground Movement for the beautiful Succulents to hand out!



Thank you to Purve Donuts for the delicious donuts.

# SUPPORTING EDUCATION: AT EVERY AGE AND EVERY STAGE

Education is at the very foundation of HawaiiUSA. Whether the focus is on academics or financial wellness, we have and will continue to be advocates for developing minds and educators.

Since 1990, we've awarded 519 scholarships for a total of \$721,500 to support Hawaii students and their continued strive for academic success. In 2020, HawaiiUSA awarded \$2,000 annual scholarships to 20 qualifying members based on outstanding academic standing, leadership, honors, community service, merit, recommendations, and/or financial need.

In addition, through HawaiiUSA's partnership with the Department of Education's (DOE) Personnel Development Branch (PDB), 41 professional and para-professional educators were gifted stipends totaling in the amount of \$12,612 to help provide opportunities for career enhancement.

*Waipahu Branch (94-030 Farrington Highway #101 Waipahu, HI 96797)*



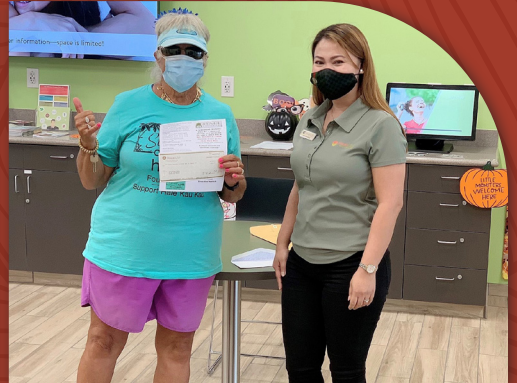
# NEIGHBORS HELPING NEIGHBORS

At HawaiiUSA, our successes are measured by the positive differences we can make in the lives of others. And that means being a good neighbor. We know that by giving back to our communities and working together, we're able to create a larger positive change than we could accomplish independently; we amplify our impact and build a stronger Hawaii.

Throughout the year, in addition to volunteering their time outside of normal working hours, our employees rally efforts through fundraising and partnering with numerous local nonprofits.

HawaiiUSA donated  
**\$738,200**  
to various companies,  
charities, and nonprofits  
in 2020

2020 Life matters  
Community Program  
**1,456**  
volunteer hours served by  
HawaiiUSA employees



# Grab and Go Meals

We believe making an impact in the communities we work and live in starts with us. Our employees volunteered 500 hours by serving 58,600 grab and go meals for students of Pearl City and Waipahu schools.





*Community Rooms (1226 College Walk, Honolulu, HI 96817)*

# Department of Health Testimony

Since the start of the COVID-19 pandemic, the Hawai'i Department of Health (DOH) has worked to slow the spread of COVID-19. The DOH has been successful due to the help of many partners including the Governor's office, State Legislature, HI-EMA, the National Guard, healthcare personnel, university faculty, non-governmental organizations, corporations, civil and religious leaders, volunteers and the people of Hawaii. By December 2020, this team also began the task of successfully organizing the effort to bring vaccine to all the islands and administer shots of the safe and effective COVID-19 vaccines.

Many organizations have helped this effort, including HawaiiUSA Federal Credit Union. HawaiiUSA has donated office space that can safely house up to 20 DOH staff that are working on a wide range of activities. Epidemiologists have been investigating COVID-19 cases among healthcare workers and those living in long-term care facilities and specialists have been working to interpret COVID-19 vaccination data.

HawaiiUSA's generous donation has provided an office space for DOH staff to work on many different programs while being able to maintain safe physical distance. The space has also given to efforts of those working to help with school re-opening "best practices". These efforts have produced direct support to schools with written guidance and assisting with contact tracing as well as working to provide technical support to the school COVID-19 testing programs which are essential the re-opening of schools throughout Hawaii supporting the community and Hawaii's keiki.



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. HawaiiUSA is continually committed to improving the quality of life, health and financial wellness of its members and the communities it serves. Additional support comes from the direct involvement of HawaiiUSA's generous employees, who actively volunteer for community service projects and activities.

[hawaiiusafcu.com](http://hawaiiusafcu.com)



Insured by NCUA

