



National Credit Union Administration
REGION VI

March 17, 2000

Ronald Ogata, President
HawaiiUSA Federal Credit Union
1226 College Walk
Honolulu, HI 96817

Dear Mr. Ogata:

We approved your request to change your credit union's name from

Oahu Educational Employees Federal Credit Union

to

HawaiiUSA Federal Credit Union.

The amendment is effective March 17, 2000. Enclosed are the following documents in connection with the change:

Certificate of Approval of Amendment of Charter
Share Insurance Certificate
Certificate of Name Change.

Note: It is your responsibility to ensure the name change does not constitute an infringement on the name of any corporation in your trade area. This responsibility also includes researching any service marks or trademarks used by any other credit union in the trade area. My approval is contingent upon your compliance with these requirements.

If you have any questions, please contact us.

Sincerely,

Eri W. Jackson
for Annette K. Moore
Director Division of Insurance

DOI/DLL:dll
Enclosures

cc: Hawaii Credit Union League
CUMIS Insurance Society, Inc.
California Federal Reserve
Lane Guide
Thomson Financial Publishing
Pacific Corporate Federal Credit Union



Ronald Ogata, President
HawaiiUSA Federal Credit Union
1226 College Walk
Honolulu, HI 96817

CERTIFICATE OF APPROVAL OF AMENDMENT OF CHARTER

Oahu Educational Employees Federal Credit Union

Honolulu, Hawaii

Charter Number 01815

WHEREAS, formal request has been submitted by the officials of the Federal credit union that the following amendment of its charter be approved:

Section 1 of the charter shall be amended to read as follows:

"The name of this credit union shall be HawaiiUSA Federal Credit Union."

AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law, **NOW, THEREFORE**, pursuant to the provision of the Federal Credit Union Act, the foregoing submitted amendment of the charter of the above Federal credit union is hereby approved subject to the adoption by the board of directors in accordance with the Federal Credit Union Bylaws. A copy of the Board Resolution and this certificate must be filed with the credit union's charter and bylaws.

March 17, 2000
Date of Approval

By: *Eric W. Jackson*
for Annette K. Moore
Director Division of Insurance

**CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS
ADOPTING AMENDMENT TO BYLAWS**

We, the undersigned, chair and secretary of the Oahu Educational Employees Federal Credit Union, Charter No. 1815, Honolulu, Hawaii hereby certify:

That by affirmative vote of two-thirds of the members of the board at a duly held meeting thereof on March 7, 2000 the following resolution was adopted:

BE IT RESOLVED: That the following amendment of this credit union's bylaws is hereby adopted, as deemed necessary to reflect the diverse membership of the credit union. Expansion of the membership with Select Employee Groups and the adoption of multiple systems to deliver services to members across the United States has created a need to reflect the changing composition of membership and the lifting of geographical and occupational limitations.

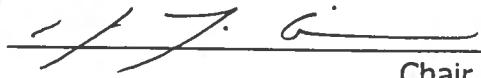
CERTIFICATE

Article 1, Section 1, of the bylaws shall be amended to read as follows:

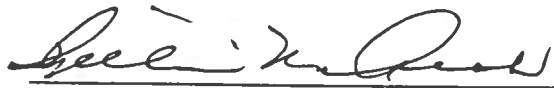
"Section 1. The name of this credit union shall be HawaiiUSA Federal Credit Union."

That notice of the above meeting was given to board members in accordance with Article XXI, Section 1, of the bylaws:

That the foregoing resolution, together with the names of directors voting for the amendment, those voting against the amendment, and those absent from the meeting have been entered in full in the minutes of the board of directors of this federal credit union.



Chair



Secretary



CHARTER NO. 01815

CERTIFICATE OF NAME CHANGE

I, the undersigned, certify in accordance with the prescribed procedures of the
National Credit Union Administration, the name of

Oahu Educational Employees Federal Credit Union

was changed to

HawaiiUSA Federal Credit Union.

The amendment of the charter changing the credit union name was approved
on March 1, 2000.

Eric W. Jacobsen
for Annette K. Moore
Director Division of Insurance
National Credit Union Administration

(NOTE: This certificate may be used to support the changing of the
name of the credit union with the bank, the surety company,
on investment certificates owned by the credit union, etc.)

NCUA 4106 (Rev. 9/73)