



Serving Communities Island Wide

1ST QUARTER 2025
MEMBER NEWSLETTER

Office Location: 28-490 Ka'akepa Street • Pepe'ekeo, HI

Telephone: 808-964-5566

Mailing Address: PO Box 848 Pepe'ekeo, 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

Spring is Here!

It's such a beautiful time of year and everything is growing - including our services! On the first of April we launched our new **Large Print Statement** option that for a small monthly fee of \$3 will provide you with a printed account statement that is printed, well, **LARGER** than our normal statements. This is a great feature and we've had many requests for it over the years. Call or stop in to turn on your **Large Print Statements!**

We are also very excited to be able to offer **Early Deposit** to our members that receive any type of deposit electronically. Many members know that we can see your deposits arriving 2-3 days before their scheduled day of deposit. Now you can request that we deposit those funds to your account as soon as we see them pending, and if you are enrolled in Online Banking you can even **deposit them yourself!**

To support the new service there is a \$10 fee for each deposit posted.

Support your Pepe'ekeo Volunteer Fire Department!

Your local Volunteer Fire Department has been serving the community for 30 years now. Its 13 members are based right here Pepe'ekeo and respond to calls in all areas between, and including, Nīnole and Pauka'a. They train and drill monthly and are dedicated to serving you! They are currently seeking monetary donations to complete the fence around the perimeter of the station as well as replace a much-loved but very old refrigerator.

Donations are being accepted here at the credit union on their behalf.

Important Numbers

Debit Cards

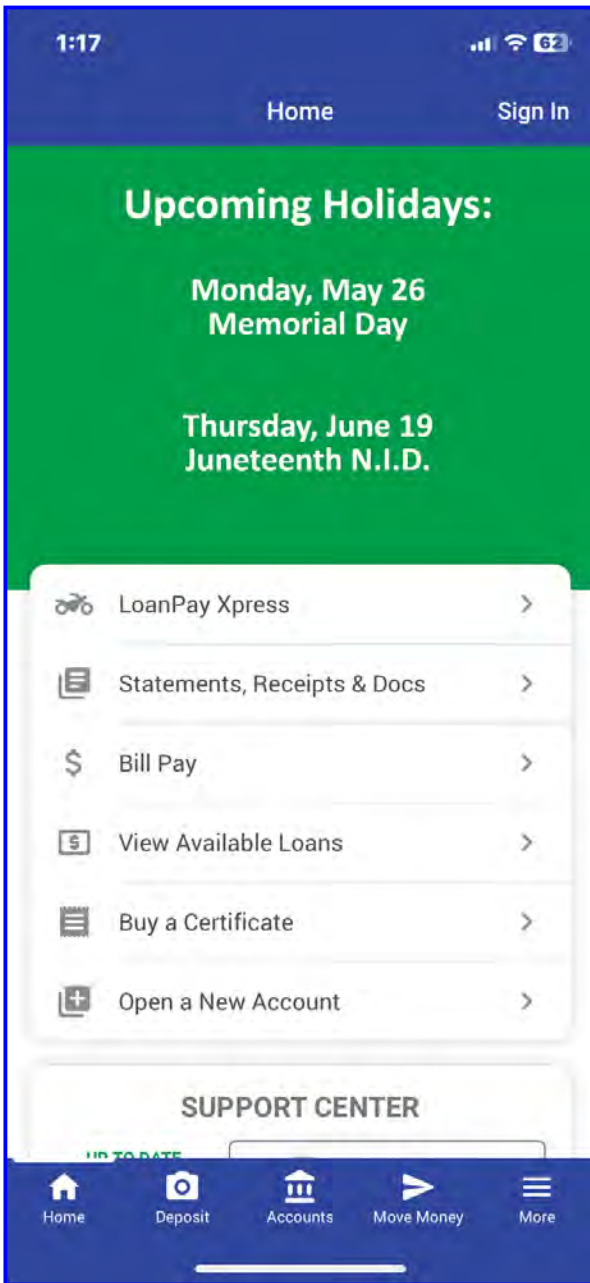
Lost or Stolen: 1.833.933.1681
PIN Change: 1.833.681.3525
Disputes: 1.800.808.6402

Credit Cards

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

2025 Holidays Observed

Memorial Day	May 26 th
Juneteenth N.I.D.	June 19 th
Independence Day	July 4 th
Admission Day	August 15 th
Labor Day	September 1 st
Indigenous Peoples' Day	October 13 th
Veterans Day	November 11 th



Download our NEW mobile app today!



With it you can:

- Apply for loans
- Make loan payments
- Take advantage of Early Deposit
- Make a Mobile Deposit
- Lock your Debit Card if it's lost or stolen
- View your account history
- See your cleared checks
- Transfer between your credit union accounts
- Transfer **to** or **from** your accounts at other credit unions or banks
- Sign up for and see your eStatements
- View your transaction receipts
- Sign credit union documents
- Send and receive secure messages
- Get important announcements
- Set up Bill Payment - for free

And much, much more!

Available for Apple iOS and Android - search for us in your favorite App Store!

Have you named your Account Beneficiaries? An Account Beneficiary will receive the funds in your accounts in the event of your death. They are often referred to as a "Payable On Death" (or POD) Beneficiary. While you are alive they do not have access to your accounts or information about the accounts. To name a POD Beneficiary we will need their name, SSN, birthdate and address. Come by or call us for more information or to establish your beneficiaries.

Hamakua Federal Credit Union Fee Schedule - Effective April 1st, 2025

Share Value/Membership Fee

Par Value of One Share	\$10.00 minimum deposit (Required at account opening)
Membership Fee	\$1.00 one-time fee
Abandoned Property (Escheat)	\$35.00
Account Closed within 90-days of opening.....	\$20.00
Account Reopened with 1-year of Closure	\$20.00
Account Activity Printout.....	\$2.00 per account
Account Reconciliation (1 hour min).....	\$20.00 per hour
Account Research (1 hour min).....	\$25.00 per hour
Account Verification.....	\$2.00 per account
Cashier's Check	\$1.00 per check
Certificate of Title Replacement Fee	\$10.00 each
Check Copy (Teller or share draft)	\$5.00 per draft
Check Placed for Collection	Cost (min \$20)
Debit Card (initial card member/joint member).....	FREE
Debit Card Foreign Transaction Fee	1% of trans. amount <i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>
Debit Card Currency Conversion Rate	Varies
Debit Card Replacement	\$5.00 per card
Debit Card Lost/Stolen	\$5.00 per card
Debit Card Expedited Shipping	\$60.00 per request
Debit Card Special Handling	\$30.00 per request
Deposited Item Resubmitted	\$20.00 per item
Deposited Item Returned.....	\$20.00 per item
Document Review Fee	Actual charges may apply
Early Deposit Service	\$10.00 per request
Facsimile Incoming & Outgoing.....	\$1.00 per page (US Phone Number only)
Inactive Account (no activity for 12 months).....	\$5.00 per month
Invalid (undeliverable) Address	\$5.00
Large Print Statement Option.....	\$3.00 per account
Legal Notice Processing.....	\$50.00 per occurrence (Garnishment, Subpoena, Levy, etc.)

Legal Process	\$50.00 per hour (min \$50)
Loan Coupons	\$0.50 per sheet
Mail Service Fee.....	\$2.00 per check
Negative Account Fee.....	\$5.00 per account, per month
Non-Sufficient Funds*	\$20.00 (ACH/EFT, debit card or share draft)
Notary (members).....	FREE
Online Banking	
Monthly Service Charge.....	FREE
Electronic Account Statement.....	FREE
Overdraft Protection Transfer	\$1.00 per transfer
Photocopy (B&W)	\$0.10 per page
Photocopy (Color).....	\$0.25 per page
Real Property Document Preparation	\$30.00 per item
Real Property Release Fee – CU to submit.....	Cost (min \$30)
Receipt Copy	\$1.00 per item
Statement Copy	\$5.00 per account
Stop Payment Order	\$20.00 per order
Temporary Share Drafts (4 per page).....	\$1.00 per page (FREE set of 12 provided at account opening)
Wire Transfers (domestic) Outgoing (\$0.01 - \$5,000).....	\$25.00
Wire Transfers (domestic) Outgoing (>\$5,000).....	\$45.00
Wire Transfers (domestic & int'l) Incoming	\$5.00

NON-MEMBER SERVICES

Coin Roll Purchase	\$0.50 per roll
Facsimile (US only, incoming & outgoing)	\$3.00 per page
Notary	Standard fees per Hawaii Revised Statute
Photocopy (B&W or Color).....	\$1.00 per page

**An NSF charge is imposed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentation against insufficient funds will result in a separate charge.*