



2023 Community Impact Report



Construction and Home Builder Loans

- Hawaii First FCU approved \$18.4M in construction loans
- \$11.3M went toward Native Hawaiian homeownership



Pot of Gold / Emergency Savings Accounts

- Hawaii First introduced this account type in 2011
- From 2011 till 2023 a total of 119 members were selected for utilizing their Pot of Gold savings account with the intended goal, setting aside emergency funds.
- A total of \$11,900 was deposited back into their emergency account from Hawaii First FCU to reward and encourage saving for a 'rainy day'



Babies to Work Program

- What started off as a pilot program in 2011 soon became apart of the Hawaii First WELLth First Program benefit
- Since 2011 we have welcomed 24 cubs from newborn to 6 months old
- Previous team members that participated: Member Services Representatives, Compliance, CRC / Outreach, Management, Loans



Save First Program

- Since 2010 Hawaii First FCU has believed in teaching the value of savings. Reaching 13 Hawaii Island Schools and empowering keiki with the knowledge and skills to learn the importance of saving money right on campus.
- Together over 2,500 students saved a combined total of over \$152,000 and Hawaii First awarded \$35,620 in incentives!



Milestones Reached

- Community Resource Center Kamuela – 16 years
- Community Resource Center Hilo – 13 years
- The First Blue Zones Approved Worksite – 7 years
- Adopt-a-highway – 26 years