

## 2022 Board of Directors Election

As a credit union member-owner, you enjoy the privilege of electing the Board of Directors and thus participate in decisions affecting the future and direction of Hawaii State FCU. The 2022 Board of Directors election will be held from February 20 to March 17, 2022. Voting instructions will be available in February on our website.

Please see related stories (on right) for information the candidates submitted to the Nominating Committee.

## Nominations by Petition Now Being Accepted

Hawaii State FCU is currently accepting nominations by petition to fill two positions on our Board of Directors. Nominations made by petition must be signed by a minimum of 500 Hawaii State FCU members age 16 and older as of December 31, 2021. A separate petition form must be completed and submitted to the Nominating Committee for each nomination. Along with the petition form, each nominee must submit a statement of qualifications, biographical data and a complete application packet.

To obtain additional information regarding nominations by petition, please call the credit union's Administrative Office at (808) 447-8050 or email MaileM@hsfcu.com. The deadline for the Nominating Committee to receive the completed nominations by petition is 5 p.m. Monday, February 7, 2022.

## Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for two open seats on our Supervisory Committee. One seat carries a three-year term, while the other carries a two-year term. By volunteering to serve on the Supervisory Committee, you have the opportunity to learn about credit union operations and take an active role in making Hawaii State FCU Hawaii's premier credit union. The Supervisory Committee is responsible for ensuring that the credit union's Board of Directors and management meet required financial reporting objectives and establish practices and procedures to safeguard members' assets.

The Supervisory Committee consists of up to five volunteers and meets on a monthly basis to review various credit union operations.

If you are interested in applying for one of the open positions on the Supervisory Committee, please contact the credit union's Administrative Office at (808) 447-8050 or email MaileM@hsfcu.com. Interested members must meet qualifications and submit an application no later than 5 p.m. Friday, February 25, 2022.



## Cast Your Vote to Support YMCA

For every online vote we receive in our 2022 Board of Directors election, \$5 will be donated to YMCA of Honolulu. Cast your vote online, and Hawaii State FCU will donate \$5 for every vote up to \$10,000!

YMCA of Honolulu is one of the largest non-profit organizations in the state. Founded in 1869, the organization serves more than 100,000 annually through a variety of programs focusing primarily on youth development, health and wellness, and social responsibility.

## Board of Directors Nominees

The following statements were submitted by candidates to fill two open seats on Hawaii State FCU's Board of Directors. Each position carries a three-year term and begins in March 2022. Board members serve on a voluntary basis and are responsible for ensuring that the credit union serves the financial needs of its members. The Board works with the credit union's management team to develop quality products and services to meet this goal.



### Marion Higa

**HSFCU Experience:** Member since the 1970s. Elected to Board of Directors 2016 and 2019; member (2016-

17) and chair of Human Resources Committee (2018-present); Board vice chair (2018); member of Headquarters Building Steering Committee (present); member of Nominating Committee (2020-21).

**Education:** McKinley High School; University of Hawaii-Manoa (B.Ed.); University of Illinois Champaign-Urbana (M.Ed.).

**Work Experience:** 1968-70 University of Colorado secretary; 1971-2012 Hawaii Office of the Auditor assistant analyst, associate analyst, analyst, audit manager, Deputy State Auditor, State Auditor.

**Board Qualifications:** I seek reelection for a third and last term to continue to contribute my experience and skills to different kinds of challenges for our credit union. We will open a new headquarters building, we are adding in-store branches in grocery stores, we will need ever more skillful personnel management, to name a few. I could continue to offer my knowledge, analytical and communication skills, and personal character to the requisite strategic work.

**Primary Focus If Elected:** I approach all decision making at the Board with one criterion – what is in the best interest of our members. While preserving the overall financial integrity of the members' assets, I see our primary obligation to be enhancing members' financial savvy and security. This is so even in the current low interest environment, which presents a challenge for managing the organization, but which on the other hand offers members financial opportunities.

**Personal Statement:** The State of Hawaii has been good to me in my long career. HSFCU, founded by and originally for state employees, has also been good to me. In retirement, I can give back to the people who have contributed to social progress in Hawaii.



### Carl Takamura

**HSFCU Experience:** Member, 5 years

**Education:** McKinley High School; U.H. Manoa (B.A.); Cornell University (M.A.)

**Work Experience:** Chief of Staff, U.S. Congresswoman Mazie Hirono; Executive Director, Hawaii Business Roundtable; Government Affairs Administrator, GTE Hawaiian Tel; Member, Hawaii State House of Representatives (1974-78); Instructor, Windward Community College

**Board Qualifications:** I have held a variety of leadership positions in both the private and public sectors and will bring to the HSFCU Board the knowledge, experience and skills I have gained in public policy and business development, as well as a strong commitment to the mission and role of credit unions (over the years, I have been a member of the UHFCU, HawTelFCU, and now HSFCU). In addition, I have served on numerous community and non-profit boards, including AUW, Moiliili Community Center, Pacific Housing Assistance Corporation, and the Honolulu Zoning Board of Appeals, and am well versed in the legal and fiduciary responsibilities of board membership.

**Primary Focus If Elected:** My primary focus will be to maintain the financial strength and widespread community respect that HSFCU currently enjoys and to help to assess and make strategic decisions to meet the challenges of our ever evolving political, social and economic environment.

**Personal Statement:** I have a deep appreciation and respect for the important role that credit unions have played in helping the hard-working men and women of communities across the country achieve their personal goals and build inter-generational wealth. I believe the fact that membership in a credit union entails some kind of common affiliation is a unique distinction that engenders a sense of community and mutual responsibility that lies at the foundation of the credit union movement.



### John Katahira

**HSFCU Experience:** Personal member since 1993; Business member since 2013

**Education:** University High School; BS, Civil Engineering, University of Hawaii at Manoa; MS, Civil Engineering, UHM; MBA, Business Administration, UHM

**Work Experience:** As president and majority owner of The Limtiaco Consulting Group, my key responsibilities include financial management, human resource management, business development and information technology. I am the principal-in-charge for planning and public outreach services related to water, wastewater, recycled water and stormwater infrastructure. I have been with the company for 23 years.

My first job was being a pineapple trimmer at Dole Cannery. Although just a high school summer job, I learned the value of hard work and the importance of working effectively with a team. To this day, I continue to use many of the skills gained as a pineapple trimmer.

I am the founding member of six successful businesses, including one in Japan.

**Board Qualifications:** I am known to be an out-of-the-box thinker and strong decision-maker, with an astute ability to communicate effectively with different types of people. I am not afraid to challenge the status quo and I support leaving things alone if they are not broken.

Most Relevant Non-Profit Board Experience

- Boys and Girls Club of Hawaii: Corporate Board, Executive Committee, Safety Committee Chair
- American Council of Engineering Companies of Hawaii: President and National Director

**Primary Focus If Elected:** I will strive for a balance of improving member benefits (higher dividend rates, lower loan rates) and strengthening Hawaii State FCU (serviceability, better products).

**Personal Statement:** If elected to the board, I will commit to promoting governance that unlocks Hawaii State FCU's potential for all members – current and future – by focusing on strong values and listening to member input. I look forward to an opportunity to express my gratitude for decades of quality financial services provided to me, my family, my company and our employees. Thank you, John



### Katrina-Ann Oliveira

**HSFCU Experience:** I have been an HSFCU member for 11 years.

**Education:** Doctor

of Philosophy (Ph.D.) in Geography-2006; Master of Business Administration (MBA)-2019; Master of Arts in Geography (MA)-1999; Bachelor of Arts in Hawaiian Language and Hawaiian Studies (BA)-1996; Graduate Certificate in Conflict Resolution-2021.

**Work Experience:** Interim Assistant Vice Provost for Student Academic Success (University of Hawai'i at Mānoa). Policy advisor for student academic success matters for over 14,000 students. Develops and recommends budget allocations for a \$4.4M budget linked to campus strategic directions. Assists with statutory compliance to federal and state laws and assists with accreditation. Principal Investigator/Co-Executive Director for two federal grants totaling more than \$5M. Full-Professor (University of Hawai'i at Mānoa) with 25 years of experience teaching undergraduate and graduate courses. Certified Executive Coach. Co-founder and Co-CEO of 'Upena Network LLC.

**Board Qualifications:** Previous experience serving on multiple Board of Directors.

Assets: Extensive experience working with multi-million dollar budgets, collaborating with non-profits and for-profit corporations, facilitating strategic planning and conflict resolution, and teaching university courses. As an MBA, educator, executive coach, strategic planner, and out-of-the-box thinker, I would bring a fresh perspective to the Board of Directors.

**Primary Focus If Elected:** If elected as a director, my primary focus would be to provide our members with educational tools to make more informed decisions with their money. I firmly believe that it is wise and prudent for children to understand the value of money from a young age. Further, to better empower our entire membership, I believe more can be done to teach financial literacy to members of all ages.

**Personal Statement:** I am applying to serve on the Board of Directors as I have witnessed the widening socioeconomic gap during the pandemic. I believe I have the skills necessary as an MBA and entrepreneur to make prudent fiscal decisions aligned with my fiduciary responsibility to our membership. Moreover, as an educator,