

HAWAII FIRST

Community Resource Center Third Quarter Newsletter

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HFCRC NO COST SERVICES INCLUDE

- ◆ Individual Development Accounts
- ◆ Resume' Assistance
- ◆ Financial Education
- ◆ Budgeting, Debt and Credit Management
- ◆ Job Seeking Assistance
- ◆ Small Business Development
- ◆ No cost Internet Access
- ◆ No cost Computer Access
- ◆ Online Schooling Access
- ◆ Resource Library
- ◆ Fraud Prevention
- ◆ Payday Loan Alternatives
- ◆ Car Buying Solutions
- ◆ Home Buyer Education
- ◆ Saving Plans
- ◆ Foreclosure Prevention Assistance
- ◆ Community Economic Development



VOLUNTEER INCOME TAX ASSISTANCE (VITA) 2009 UPDATE



Hawaii First Federal Credit Union had a very exciting and successful Volunteer Income Tax Assistance (VITA) program this 2009 tax year. The passion, combined with the commitment of our Credit Union, staff, Independent Contractor and volunteers allowed Hawaii First FCU to reach our goals and have a strong positive impact within our communities of Hawaii County. The VITA grant awarded from the National Credit Union Administration (NCUA) provided Hawaii First the opportunity to continue participating as a VITA site, allowing us to reach more families and residents by expanding our services beyond Waimea, to include the East and West sides of the island to Waikoloa and Hilo.

This year we had the pleasure of assisting about 100 people and completed 74 tax returns. The joy the members expressed due to the relief of completing their taxes for free, while receiving confidential and outstanding customer service, was immense. These families and individuals were also offered free financial education and assistance along with the many other valuable services and resources that Hawaii First offers. Some of the members were returnees, and the new members all look forward to returning next year for their tax preparation once again.

Due to the limited public transportation system and living on an island that is over 1024 square miles provides many challenges for our community members without adequate transportation. To be able to bring the VITA program into our community to assist community members to take care of their responsibilities and ensure that they receive any tax credits that they may qualify for has been very rewarding for all involved. This year we were able to bring back into our community \$29,894 in EITC credits. The total of Federal and Hawaii State refund deposits that our program brought in to date is \$126,680. Any positive impact that an organization can have within its community is commendable. With the help of the NCUA and the commitment of Hawaii First FCU we are able to continue achieving our goals of social responsibility, while promoting self-sustainability within our communities.



TRAVEL SMART AND SAFE



If you are traveling this Summer, experts agree that it's smart to take only enough cash for "incidental" expenses such as vending machines, tolls, tips, etc. The smart and safe way to pay major expenses like meals, admissions to attractions, and hotel bills is with Travelers Checks. They offer all the benefits of cash but with none of the risk. They are accepted by virtually every merchant— just the same as cash. The best part: If they are lost or stolen, they can be easily replaced (usually in 24 hours or less). For safety sake, keep the list of traveler check's serial numbers we provide you in a location separate from the travelers checks themselves. In other words, if you are carrying the checks in your billfold or purse, keep the receipt for the check (containing serial numbers) in a separate bag or piece of luggage.



Be smart and safe— pay for those expenses with travelers checks. Stop by the credit union to get your checks before you start your vacation.





TIPS TO HELP MAKE YOUR VACATION GO SMOOTHER



Vacations offer a rare time to be together and create memories that will last a long time.

Your credit union wants you to make the most of your vacation and spend the most time you can enjoying the benefits of your destination rather than straightening out potential problems. We offer the following tips:

1. Have a plan. Have a general sense of what you and your family want to do and when you want to do it. Popular hotels, restaurants, and attractions tend to fill up with reservations and often those who just "show up" are turned away. Call ahead and make reservations.
2. If traveling by air, allow plenty of time to check in at the airport. Allow plenty of time to get through security and to your gate. Be sure to pack magazines and books for the inevitable wait in the airline terminal or on the plane itself. Also, visit <http://www.tsa.gov/travelers/> to find out what items are permitted and prohibited through security checkpoints.
3. If traveling by auto, first make sure your vehicle is road-ready. Change the oil, check your tires (the spare, too), and top off all fluid levels. Be sure to pack an emergency kit that includes a first aid kit, blanket, flares, map or atlas, some nonperishable food (energy bars, for example), and some drinking water. A cell phone and charger is always a good idea. And if you are not already a member of an auto club, consider joining one before you go, especially if it is a major trip.
4. Leave an itinerary with friends or family members along with addresses and phone numbers where you can be reached in case of emergency. This is especially important if you have someone caring for your pet or if you have sick or elderly relatives.
5. If you wear eyeglasses, pack an extra pair if you have them. Or at least, pack your old set of eye glasses for emergency. Also, if you have any allergies or chronic health conditions, be sure to pack critical medications. If you don't already carry a list of medications and allergies in your wallet or purse, make a list and carry it.

Staycations: The relaxing and affordable alternative to vacations.

Staycations are an increasingly popular trend away from traditional vacations due to the increased cost of traveling. So what is a staycation? A staycation is just like a vacation, but you remain at home or in your immediate area for local adventures. All of those area attractions in your own state or city become prime locations for day trips. Whether you go hiking, shopping in an historic district, or just go for a drive, a staycation lets you take time away from work or school without the costs and stress of long far away trips.

Costs are minimized since lodging expenses are not a factor in your budget. Gasoline and restaurants will likely be your biggest expenses, compared to a traditional vacation that includes airfare, hotel, and taxis, along with the inconvenience of security screening. You are unlikely to wait in any security lines when you go for a hike!

Another benefit to staycations is the economic support of your local economy. When you stay in your local area, you support local merchants. Historic districts are typically a place we take relatives who are visiting, but residents can enjoy them as well.

Some experts suggest to not inform your employer you are staying in the area or they might be tempted to call on you for something "urgent." After all, the purpose of a staycation is the same as a vacation. You still want to relax and reduce stress, not work.

The Hawaii First Community Resource Center (HFCRC) is a community outreach program of Hawaii First Federal Credit Union.

HFCRC is a no cost resource center, providing services to any residents of the Big Island of Hawaii, focusing on Hawaii's much needed economic development, one family at a time. Whether you want to start/market a small business, learn how to balance your check book, develop a resume' or even complete financial education classes, the HFCRC is there to help you reach your goal!

HFCRC provides computer workstations, internet access, printing, copies, fax machine, a resource library, essential office supplies and of course, a helping hand. All you need is a HFCRC membership card. It's as easy as getting your library card!

Call today for more information, and one of our HFCRC coordinators will be happy to assist you!

HAWAII FIRST COMMUNITY RESOURCE CENTER

Waimea Shopping Center
65-1158 Mamalahoa Hwy. Suite 2D
Kamuela, HI 96743
Phone: 885-6600 / Fax: 885-6604
By appointment only:
Mon, Tues, Thurs, Fri 8:30am-4:00pm
Wednesday 8:30am-6:30pm
Saturday 9:00am-noon



"Where you come First!"

