

HAWAII FIRST

Community Resource Center First Quarter Newsletter

Published by HFCRC/HFFCU

Volume 2, Issue 1

January 2010

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



Hawaii First FCU is announced National Winner of the Dora Maxwell Social Responsibility Award

Hawaii First Federal Credit Union has been announced the National first place winner for the 2009 Dora Maxwell Social Responsibility Recognition Award and will be honored at the Governmental Affairs Conference in Washington DC February 2010.

The Dora Maxwell Social Responsibility Recognition Award is given to a credit union or chapter/multiple credit union group for its social responsibility projects within the community.

Hawaii First FCU is being awarded for their initiative in providing Hawaii County with a range of services from financial counseling to Hawaii First Community Resource Center, a no cost "one-stop-shop" which provides any Hawaii County resident with the tools and resources needed to obtain self sufficiency.

"We are so excited and proud to bring this award back to the Big Island. What an honor it is to be acknowledged Nationwide for something we are so passionate about." -*Laura Aguirre President/CEO*

"This award means so much to us. Our staff works so hard helping families overcome obstacles every day, and this award is giving us the opportunity to realize what an impact all of this hard work is really having on Hawaii County. It's so amazing" -*Alycia Juvik Community Development Director*

Hawaii First Federal Credit Union (HFFCU) is a not for profit, community-based, low income designated Federal Credit Union, which was organized in 1956. Today, Hawaii First serves as a catalyst through providing Hawaii County with many no cost services focused on overall community revitalization and economic development.

HFFCU proudly serves the entire Island of Hawaii through its multiple branches and programs such as the Hawaii first Community Resource Center. (HFCRC).

The Hawaii First Community Resource Center (HFCRC) is a community outreach program of Hawaii First Federal Credit Union. This "first of its kind" no cost Community Resource Center, provides services to any residents of the Big Island of Hawaii, focusing on Hawaii's much needed economic development, one family at a time. The HFCRC is there to help one reach their goal by providing the tools and resources necessary to obtain self sustainability in many areas.

HAWAII FIRST COMMUNITY RESOURCE CENTER NATIVE HAWAIIAN INDIVIDUAL DEVELOPMENT ACCOUNTS

Hawaii First Community Resource Center has designed a new matched savings program to help Native Hawaiians save money for secondary education/ vocational training or start up of a small business. Participants open special savings accounts known as Individual Development Accounts (IDA) and save by making monthly deposits with HFFCU. Upon completion of the program, your savings is then matched 4 to 1, with a maximum savings of \$1,000 and a maximum match of \$4,000, giving you up to \$5,000 towards your education or small business!

\$4 FOR EVERY \$1 SAVED! While you are saving, you will strengthen your financial knowledge, sharpen your money management skills, and repair your credit through "Money First", Hawaii First Federal Credit Union's financial education program. Individual assistance will be given throughout the duration of your savings period, provided by Hawaii First Federal Credit Union. **FOR MORE INFORMATION, CONTACT HAWAII FIRST COMMUNITY RESOURCE CENTER AT 885-6600.**





HAWAII FIRST PROVIDES FREE INCOME TAX PREPARATION FOR THE COMMUNITY



Each year, Hawaii First provides free tax preparation through the IRS VITA program. (Volunteer income tax preparation)

This program allows anyone with an annual income of \$56,000 or below to be provided with free income tax preparations as well as e-file.

Hawaii First ensures that you are given amazing spending and saving resources at your tax appointment, and will even provide you with financial counseling services at no cost if you are interested in getting ahead for 2010. For more information or to schedule your appointment in either Hilo, Waimea or Waikoloa, or to become a volunteer Certified VITA tax preparer, please call 885-6600.

Items you need to bring to have your tax returns prepared:

- ◆ Proof of identification
- ◆ Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration
- ◆ Birth dates for you, your spouse and dependents on the tax return
- ◆ Current year's tax package if you received one
- ◆ Wage and earning statement(s) Form W-2 from all employers
- ◆ A copy of last year's federal and state returns if available
- ◆ Bank routing numbers and account numbers for Direct Deposit
- ◆ Total paid for daycare provider and the daycare provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number)
- ◆ To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms.



START YOUR CHILD'S SAVINGS ACCOUNT TODAY!

Let HFCRC help you with a plan for your child's future. We provide assistance with savings plans, idea's and techniques that make it easy for the whole family to save and enjoy financial freedom!

Call today to schedule an appointment for the whole family.
Hope to see you soon!



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!"

