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November 30, 2023

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### **Hawaii Community Federal Credit Union Announces Personnel Appointments**

Hawaii Community Federal Credit Union (HCFCU) a leading financial institution serving the communities of Hawaii Island, is pleased to announce:

The [appointment of Manuel 'Manny' Ramirez as its newest Branch Manager](#). Ramirez, a seasoned professional with a master's in business administration from California State University at Monterey Bay steps into the role of Branch Manager at HCFCU's Kailua-Kona branch.

The [appointment of Romeo 'Romy' Coronel as its new Executive Vice President of Information Systems](#). With over 35 years of IT leadership experience, Coronel joins HCFCU to drive technological advancements and innovation.

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### [Be a member of the Hawaii Credit Union League Board of Directors](#)

Nomination of candidates for Director-at-large is now being accepted and will be conducted in accordance with Article IV Section 4(c) as follows:

The Board of Directors of a member credit union may nominate only one (1) of its credit union members. The nominee must be a member in good standing. The nominee's written consent must accompany the nomination form. In order to be valid, all nomination forms must be received by HCUL Engagement Manager no later than 4:30 p.m. on December 20, 2023.



### [7 Frequently Asked Questions about FedNow Instant Payments](#)

By Mark Keeling, Catalyst Corporate Senior Manager, Payments Strategy & Product Innovation

driving force in the nationwide adoption of instant payments. Since the launch of the Federal Reserve's new payments rail in July, many frequently asked questions and misconceptions have emerged. Here's a look at some of them, along with need-to-know information to help keep your credit union on the fast track – and the right track – toward faster payments.

[Read more](#)



Life Smarts is brought to Hawaii by the State's DCCA Office of the Securities Commission in partnership with the Hawaii Credit Union League as a supported Family Involvement Committee Initiative. For years Hawaii credit unions have generously responded to DCCA's request for prize donations. Your support is once again requested.

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