



Welcoming those who live, work, or go to school on Oahu—as well as immediate family members—Hickam Federal Credit Union wholeheartedly embodies the credit union cause: people helping people.

As enemy fire rained throughout Pearl Harbor on December 7, 1941, the treasurer of Hickam Federal Credit Union (Hickam FCU) scrambled to gather and preserve member records. He was tragically shot and killed by an attacking aircraft in the throes of his heroic feat, but his legacy lives on through the Hickam spirit.

“We have always been and continue to be extremely dedicated to serving our members,” says Scott Kaulukukui, President and CEO. “Our core values of Caring, Integrity, and Commitment remain embedded in our culture and our purpose.”

Established in 1936, Hickam FCU was initially founded to support employees and personnel of the Hawaiian Air Depot, which would later become Hickam Air Force Base. Though the organization still esteems its military members, its services have since expanded to include all Oahu community members, as well as their immediate family both on and off island, while remaining steadfast in its commitment to offering affordable credit, maintaining fair rates, and promoting financial education.

Perks and Programs

In a world where digitized services have increased efficiency but often dilute the



human touch, Hickam FCU is proud to balance both ends of the spectrum with care and intentionality. “We have a large platform of remote services, but we also pride ourselves on the excellent in-person service our outstanding staff provides to our members,” says Kaulukukui.

An in-house call center is staffed by Hickam FCU employees—not farmed out to third-party operators. Financial counselors and complimentary wellness services are ready to assist members at any stage of their financial journey, from opening a first savings account to embarking on a first-time borrowing program for a car, a first home purchase, or planning for a loss transfer. “Even those with no borrowing history are welcome,” Kaulukukui says.

Dedicated to accessibility, Hickam FCU offers seven branches and complimentary access to nearly 180 ATMs on Oahu, plus a robust network of over 5,000 CO-OP Shared Branches throughout Hawaii and around the world. Through this network, Hickam FCU members can perform basic transactions such

as loan payments, deposits, and withdrawals at numerous partner credit unions at home and abroad. “This network is one of the best-kept secrets of the credit union industry,” says Kaulukukui.

In the Community

Whether in a branch or out in the community, Hickam FCU keeps a pulse on the holistic well-being of the members it serves. During the

COVID-19 pandemic, the credit union processed \$1.69 million in rent relief through the State of Hawaii Rent Relief Program. Today, it sponsors financial literacy programs in area public schools and provides support for the IRS’ Volunteer Income Tax Assessment (VITA) Program.

It’s no surprise, then, that Hickam FCU was named one of the best credit unions in Hawaii by *Forbes* in 2021 and the best in 2022. For four years running, it’s also been named a Best Place to Work by *Hawaii Business Magazine*.

“Happy employees mean happy members,” Kaulukukui concludes. “We continue to be humbled and grateful by the many members who tell us how much our team has helped them with their financial needs.”



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