



**HAWAII  
STATE**

FEDERAL CREDIT UNION

always right by you

# credit LINES

April 2019 • Volume 41 • Number 4



## Thousand-Plus Pounds of Food Collected!

To date we've collected more than a thousand pounds of canned goods as part of our Food Drive to support the Hawaii Foodbank's 30th Annual Food Drive! We're more than halfway to our goal of ONE TON (2,000 pounds) of food, and we still need your help. **Drop off your canned goods or other nonperishable food donations at any of our Oahu branches until April 12.**

The most-wanted items include canned proteins (tuna, chicken), canned meals (stew, spaghetti, chili), canned vegetables, canned fruits and rice.

Thank you for helping us raise awareness about hunger in Hawaii!



## Events & Branch Holiday Schedule

For more information on our free seminars and events, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

- April 11 Seminar: First-Time Homebuyer at Kaimuki Branch at 5:45 p.m.
- April 19 Holiday Closure: Good Friday
- April 25 Seminar: Financing Higher Education at Kaneohe Branch at 7 p.m.

## Kahului Branch Moving on Maui!

Exciting news for Maui members! We're moving to a new and bigger location at the Puunene Shopping Center, 140 Ho'okele Street, Unit 230, near Target in Kahului. **The last day of business at our current location is Thursday, April 18. The branch will be CLOSED on Friday, April 19 for Good Friday and Saturday, April 20.**

Our Kahului Branch will reopen for business at our Puunene Shopping Center location on Monday, April 22. Branch hours will be Monday – Friday from 8 a.m. to 5 p.m. and Saturdays from 9 a.m. to 1 p.m.

We hope to see you at our new location soon. Stop in to get details on our grand opening specials!

## April is Financial Literacy Month

Building financially confident communities is one of our top priorities. And we believe the first step is providing financial education resources for our community. Celebrate Financial Literacy Month this April by taking advantage of our many free online resources at [www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com).

**eLearning Modules:** Get the knowledge you need with interactive learning on topics such as managing your credit and preparing for retirement.

**Financial Calculators:** Take the guesswork out of how much a loan payment will be or how much your accounts can earn in interest.

**Hawaii State FCU's Wallet Wisdom Blog:** Find tips and pointers on saving money when taking a vacation, improving your credit score and much more.

Or attend one of our community seminars on topics ranging from elder financial abuse to first-time homebuying and planning for retirement. We hold them throughout the year at various branches. View our event calendar online and reserve your spot today.

## Drive away with a *better* deal

**NEW AUTO LOAN**  
rates as low as  
**1.99% APR\***  
for a 3-year term

Up to 100% Financing  
New Vehicles  
Same Day Approval

**Apply Today!**

[www.HawaiiStateFCU.com/auto-loan](http://www.HawaiiStateFCU.com/auto-loan)



\*Offer good from 4/1/2019 to 6/30/2019. Rate subject to change without notice. A minimum loan amount of \$2,500 is required. Rate includes a 0.25 percentage point discount for automatic payment from a Hawaii State FCU checking account. Without automatic payment, the APR will be 0.25 percentage point higher. This rate is the lowest available for new car purchase and refinance. Higher rates available for used vehicles. Your APR will be based on your creditworthiness and may be higher. Payment Example: A loan with a 1.99% APR will have 36 monthly payments of \$28.64 per \$1,000.00 borrowed. No down payment required. Cannot be combined with the Relationship Checking auto loan rate discount. Refinancing of existing Hawaii State FCU auto loans do not qualify for the offer. Certain terms and conditions apply. Must be a Hawaii resident. Membership in the credit union is required.



## Get a \$100 Cash Reward for Every New Line You Switch to Sprint<sup>+</sup>

Both new and existing Sprint members can take advantage of earning \$100 in cash rewards per new line on unlimited lines! New lines are no longer capped at \$300 so now is the perfect time to switch to Sprint and add more family members to your plan.

### New Customers to Sprint

- For a limited time, credit union members earn \$100 in cash rewards per new line on unlimited lines with Sprint
- Credit union members receive a \$100 annual loyalty reward every year
- Plus, 25% off select accessories purchased in Sprint stores

### Current Sprint Customers

- Credit union members who transfer into the program receive a \$100 annual loyalty reward on their 12-month anniversary of transferring into the Cash Reward program.
- Existing Sprint customers can earn \$100 in cash rewards per new line with Sprint
- Plus, 25% off select accessories purchased in Sprint stores

All members must register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) to enjoy these exclusive benefits.

## Protect Yourself from Tax Refund Fraud

For many people, knowing a tax refund is on the way can be a big relief. However, if you were a victim of identity theft, the wait to receive your refund could drag on for almost a year. Check out our blog for a rundown on how identity theft works, how to reduce your chances of becoming a victim and recovery steps for ID theft victims. [www.HawaiiStateFCU.com/wallet-wisdom-blog](http://www.HawaiiStateFCU.com/wallet-wisdom-blog)

[www.HawaiiStateFCU.com/wallet-wisdom-blog](http://www.HawaiiStateFCU.com/wallet-wisdom-blog)

And a reminder that all Hawaii State FCU members with consumer checking accounts (including their household members) can obtain free identity theft assistance and resolution assistance through CyberScout®. For 24/7 help resolving identity theft or to proactively manage your identity, call a CyberScout fraud specialist toll-free at 1 (844) 228-8970. [www.HawaiiStateFCU-idtheft.com](http://www.HawaiiStateFCU-idtheft.com)



## Earn a Rollover Reward

Having trouble managing your multiple 401(k) or IRA retirement accounts? Hawaii State Investment Services available through CFS\* is offering up to a \$100<sup>1</sup> rollover reward for consolidating your 401(k) or IRAs<sup>2</sup> by the end of the year. Additional financial planning services include help with streamlining your investments, planning for retirement or working to increase your savings.

Call 447-7011 to schedule an appointment or for more information, visit

<http://fmc.cusonet.com/hawaii-state-fcu/rollover-reward>

\* Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Hawaii State Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

<sup>1</sup> Offer valid through December 31, 2019, for members who roll over either a IRA or 401(k) with CFS. Qualifying members will receive \$50 for rollovers between \$5,000-\$49,999.99 and \$100 for rollovers of \$50,000 or more. Payment will be made to the member's savings account within 90 days after meeting conditions. Payment subject to 1099 reporting requirements. Must schedule appointment with CFS by December 31, 2019, to receive this offer. Must be 18 or older to participate. CFS reserves the right to provide a raincheck or a substitute of equal or greater value.

<sup>2</sup> Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.

## Important Information for Tax Refunds

If you plan to electronically deposit your tax refund into your Hawaii State FCU account, please be sure to provide our routing number 321379041 and use your full account number (found on your monthly statement). If you provide your member number, your refund may be delayed or returned to the IRS. Please check your account history to ensure your refund was received.

We've also arranged with TurboTax<sup>+</sup> to help you with your taxes. Start for free and pay only when you file. Log onto your [Online Banking](#) to get started.

<sup>+</sup>The Credit Union alerts members to discounts, products and services offered by third parties that members may find useful, but the Credit Union is not responsible for third-party products and services.

### Board of Directors

Chairman	Ryan Morita
Vice Chairman	Marion Higa
Treasurer	Grant Tanimoto
Secretary	Terrence Aratani
Director	Rick Blangiardi
Director	Kaulana Park
Director	Monica Toguchi Ryan

### Supervisory Committee

Chairman	Stanley Sawai
Secretary	Susan Ee
Member	Judy Dang
Member	Gordon Fukumoto
Member	Joshua "Josh" Strickler
CEO & President	Andrew Rosen

### Member Service Call Center

Oahu:	(808) 587-2700
Toll-free:	1 (888) 586-1056
Monday to Friday:	7:30 am - 6:00 pm
Saturday:	9:00 am - 5:00 pm

For a full list of branches and hours please visit [www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com)

[f/HawaiiStateFCU](#)



Federally insured by NCUA