



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

September 2017 • Volume 39 • Number 9

Investing in Education Grants to Help DOE Classroom Teachers

Are you a public school teacher using your own money to fund classroom supplies? Hawaii State FCU has a grant for you. Available only to classroom teachers in the Department of Education, members are invited to apply for our Investing in Education grant program. Any awarded funds can go toward supplies, books, furniture, electronic equipment or other items deemed necessary to help with learning in the classroom.

We encourage applicants to think outside the box when it comes to letting us know your needs and how the grant will improve the educational experience of your students. Grant recipients will be selected based entirely on their essay submissions. The dollar value of each grant will vary between \$200 and \$500 and will be determined based on individual need.

All applications and essays must be postmarked by October 31, 2017. For more info, visit www.hawaiistatefcu.com/investingineducation.

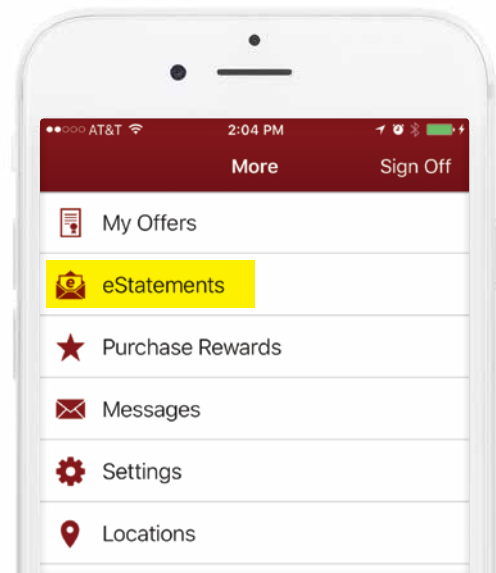


GRANT PROGRAM 2017

Branch Holiday Schedule

In observance of the following holiday, all credit union branches, administrative offices and the Member Service Call Center will be closed:

September 4 Labor Day Closed



View eStatements on Our Mobile App

eStatements are now available on the Hawaii State FCU Mobile App! View up to 12 months of your statements on your mobile device. You can view a particular month by clicking on the PDF logo or view your account history by clicking on the Show Details tab. You can search for statements (up to 12 months) via amount, check number, description or date.

80 Years — A Look Back at our History

The Hawaii State FCU website, www.hsfcu.com, was launched onto the World Wide Web in 1998. A task force was assembled to meet NCUA compliance guidelines of preparing all critical operating systems for the Year 2000 (Y2K) date conversion. The website featured the Art & Kirby mascots.



Job Openings at Hawaii State FCU

Looking for just the right place with the right people to make your next career move? Available openings include:

- Mortgage Loan Originator Manager
- Corporate Development Support Professional
- Home Equity Account Executive Professional
- Senior Mortgage Loan Processor/Underwriter Associate
- Teller Services Associate (Kaneohe Branch)
- Part-time Teller Services Associate (Kaneohe Branch)

For details, visit www.HawaiiStateFCU.com/careers.

Endorse Your Check for Mobile Deposits

Our Hawaii State FCU Mobile App makes depositing checks easy! Remember to always endorse the back of your check with your **signature** and write **For Mobile Deposit**. Without proper endorsement, your deposit may be declined.



Thinking of Adding PV? Learn the Many Benefits of Going Solar

Traditional sources of power are becoming less popular and more expensive, while photovoltaic (PV) electricity is an increasingly valuable resource that will never run out! Despite a few cynics out there, PV panels have become an affordable and smart investment for many Hawaii homeowners.

Here are some of the most valuable benefits of installing PV panels:

- **Financial Incentives:** Homeowners in Hawaii can claim an income tax credit of 35 percent of the cost of equipment and installation of PV systems. The federal tax credit is equal to 30 percent of qualified costs. Please consult with a tax adviser.
- **Increase Property Value:** Some experts say panels can increase the value of home property by 3 to 4 percent.
- **Reduce Electricity Bills:** After PV panel installation, you may notice an immediate reduction in your electricity bill, saving you hundreds of dollars per month!
- **Improves National Security:** The more solar power produced, the United States will be less dependent on foreign oil and gas.
- **Environmentally Friendly:** Solar technology produces zero harmful emissions, which combats climate change.

Read our full blog at www.HawaiiStateFCU.com/financial-education/wallet-wisdom.

power your home *right*

Our **Photovoltaic Loan** will help put you on the right path to a clean energy future.

0% interest and no monthly payments in the first 24 months.

After the first 24 months, enjoy an interest rate as low as 6.75% APR.*

For more info call (808) 587-2700.
www.HawaiiStateFCU.com/pv-loan

*On approved credit. 0% interest and 0 payments for the first 24 months. After the first 24 months (months 25 to 96), the interest you pay will be based on your creditworthiness and will be 6.75%, 7.50% or 7.75% per annum. The blended APR over the 96-month term is 3.980%, 4.410% or 4.553%, respectively. The interest rates for months 25 to 96 include a 0.25 percentage point discount for establishing auto-pay from an HSFCU checking account. The interest rates will be 0.25 percentage points higher and the blended APRs will be 0.143 percentage points higher without the discount.

The following is the payment example for a \$30,000 loan at each of the available interest rates:

Payment	Interest Rate	Blended APR ¹	Monthly Payments	Total Interest Paid
Months 1 to 24	0.00%	—	\$0.00	\$0.00
Months 25 to 96	6.75%	3.980%	\$507.88	\$6,567.10
	7.50%	4.410%	\$518.70	\$7,346.64
	7.75%	4.553%	\$522.34	\$7,608.68

¹ Blended APR includes 0.00% interest for the first 24 months, and assumes a total loan term of 96 months. These are estimates only. Speak to a HSFCU loan representative at any branch for more information, or call (808) 587-2700.

The PV Loan program is available only for PV systems installed by participating contractors. The maximum loan amount is \$75,000 and is subject to approval. The PV Loan program is not applicable for refinancing of existing loans for PV systems, is subject to change, and may end at any time. Membership in Hawaii State Federal Credit Union is required. Rates are subject to change at any time without prior notice.

PV-030117 Federally insured by NCUA

Main Branch*
 560 Halekauwila Street
 Monday to Friday: 7:30 am - 5:00 pm
 State Paydays: 7:00 am - 5:00 pm

Ali'i Branch
 Downtown, Ali'i Place
 1099 Alakea Street, Suite 100
 Monday to Friday: 7:30 am - 5:00 pm
 State Paydays: 7:00 am - 5:00 pm

Hawaii Kai Branch* (Now Open)
 Hawaii Kai Towne Center
 6700 Kalaniana'ole Highway #110
 Monday to Friday: 9:00 am - 6:00 pm
 Saturday: 9:00 am - 1:00 pm

Kaimuki Branch*
 Kaimuki Shopping Center
 3221 Waiialae Avenue, Suite 16-B6
 Monday to Friday: 8:00 am - 5:00 pm
 Saturday: 9:00 am - 1:00 pm

Kaneohe Branch*
 Kaneohe Bay Shopping Center
 46-047 Kamehameha Highway, #7
 Monday to Friday: 9:00 am - 6:00 pm
 Saturday: 9:00 am - 1:00 pm

Kapolei Branch*
 Kapolei Shopping Center
 91-590 Farrington Highway, Suite 140
 Monday to Friday: 9:00 am - 6:00 pm
 Saturday: 9:00 am - 1:00 pm

Mililani Mauka Branch*
 95-1095 Ainamakua Drive, #9
 Monday to Friday: 9:30 am - 6:30 pm
 Saturday: 9:00 am - 1:00 pm

Pearlridge Branch*
 Westridge Shopping Center
 98-150 Kaonohi Street, #C101
 Monday to Friday: 9:00 am - 6:00 pm
 Saturday: 9:00 am - 5:00 pm

Kahului Branch
 Triangle Square
 425 Koloa Street, #101B
 Monday to Friday: 8:30 am - 4:30 pm
 Saturday: 9:00 am - 1:00 pm

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

www.HawaiiStateFCU.com

[f/HawaiiStateFCU](#)

*Coinstar Available

Board of Directors

Chairman	Grant Tanimoto
Vice Chairman	Ryan Morita
Treasurer/Secretary	Terrence Aratani
Director	Rochelle Lee Gregson
Director	Rick Blangiardi
Director	Marion Higa
Director	Kaulana Park

Supervisory Committee

Chairman	Stanley Sawai
Secretary	Susan Ee
Member	Judy Dang
Member	Gordon Fukumoto
Member	Joshua "Josh" Strickler

President & CEO - Andrew Rosen

Federally insured by NCUA