



HAWAII STATE
FEDERAL CREDIT UNION

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credit LINES

August 2017 • Volume 39 • Number 8

Congratulations to 2017 Lowell Kalapa Scholarship Program Recipients!

Now in its 21st year, the Hawaii State FCU Lowell Kalapa Scholarship Program has awarded \$570,000 to some of Hawaii's best and brightest students who sought to improve their lives through the pursuit of a higher education. This year, nearly 250 students applied and judging was no easy task. We are happy to announce we are awarding \$2,000 to each deserving student.



Aja Grande
Brown University



Kayla Valdez
Lewis and Clark College



Andrew Ancheta II
Chaminade University



Lexus Yamashiro
Kapiolani Community College



Caitlin Steele
University of Southern California



Michelle Pii
Leeward Community College



Caroline Lee
University of Hawaii at Manoa



Olivia Uchima
University of Hawaii at Manoa



Eric Quang
University of Hawaii at Manoa



Rebecca Kiili
University of Hawaii at Manoa



Heather Kotok
University of Hawaii Maui College



Seaenna Correa-Garcia
California State University, Monterey Bay



Heather Lynn
Washington State University



Zaneta Williams
University of Hawaii at West Oahu



Helam Baldomero
Weber State University

Branch Holiday Schedule

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

August 18	Statehood Day	Closed
September 4	Labor Day	Closed



Hawaii State FCU Donates \$33,333 to Friends of the Library of Hawaii

Hawaii State FCU donated \$33,333 to the Friends of the Library of Hawaii during its Annual Book Sale at McKinley High School. Over the past five years Hawaii State FCU has donated more than \$133,000. Hawaii State FCU members made nearly \$60,000 in purchases since 2013 at our Member's Preview Night.

We further help the Friends of the Library of Hawaii with pop-up bookstores at our Main and Alii branches with approximately \$18,000 in proceeds since 2014 going toward Hawaii's public libraries. Thank you for helping us raise money for the Friends of the Library of Hawaii with your purchase of books!

Caption: Hawaii State FCU presented a check for \$33,333 to Friends of the Library of Hawaii on July 14 at the FLH Annual Book Sale Member's Preview Night.

Friendly Reminder: Don't Forget to Endorse Your Check

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.

80 Years — A Look Back at our History

In December 1998, we opened our third branch in the Kapolei Kakuhihewa State Office Building to serve our growing membership and the approximately 1,000 state employees who were relocated to Kapolei. In January 2012, we closed that location and opened a larger, more convenient location in the Kapolei Shopping Center. The new location gave the branch even greater visibility and added convenience for members and their families who can visit the branch in the same place they do their shopping and dining.



Earn 2% Cash Back on Visa Purchases for 90 days!

Looking for a credit card that rewards you? You can now earn 2% cash back on all purchases for the first 90 days* when you open a Hawaii State FCU Visa® Signature Cash Rewards Credit Card featuring EMV Chip Technology.

What makes our Visa Signature® Cash Rewards credit card a great choice? Consider these benefits:

- Earn 1% Cash Back (after the first 90 days) on all purchases all the time
- No Annual Fee and No Foreign Transaction Fees
- No Balance Transfer Fees
- Low Annual Percentage Rate (APR)



For additional terms and conditions, visit www.HawaiiStateFCU.com/visasignature.

*Offer subject to credit approval. Earn 2% cash back for the first 90 days on all net purchases. After that, a 1% cash back reward will apply to net purchases.

The variable APR for Purchases, Balance Transfers and Cash Advances for the Signature Cash Rewards card is 10.15% to 12.15%, when you open your Account, based on your creditworthiness. The APRs are current as of 8/1/2017 and will vary with the market based on the U.S. Prime Rate. Rates are subject to change at any time without prior notice. We will not charge an APR greater than the maximum that we are permitted to charge by law (currently 18.0%). Cash Rewards are based on net purchases. Minimum credit line is \$5,000 for the Signature Cash Rewards card. Certain terms and conditions apply. Membership in Hawaii State Federal Credit Union is required.

Refer A Friend and You Could Be a Winner

Congratulations to Tennille Kanahale, our 2017 Quarter 2 winner of our Refer A Friend promotion! She has been a member since high school when her mom encouraged her to open her first account. Since then, she's opened accounts for all of her four children. The family is looking forward to using the prize for an upcoming trip to Disneyland!

You could be the next lucky winner! We're giving away a trip for 2* each quarter to members who refer friends and family to join. The more referrals you make, the more entries into the drawing you can earn! Get a Referral Card at any branch or print it online at www.HawaiiStateFCU.com/referral.

Caption: Tennille Kanahale (left) receives her \$1,500 check from Hawaii Kai Branch Manager Liann Unebasami as the 2nd Quarter winner of our Refer A Friend Program.



* A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check to be used for travel or as the winner sees fit. Odds of winning any prize depend upon the total number of eligible entries received.

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](https://www.facebook.com/HawaiiStateFCU)

*Coinstar Available

Board of Directors

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Vice Chairman	Ryan Morita
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Director	Rick Blangiardi
Director	Marion Higa
Director	Kaulana Park

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Secretary	Susan Ee
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Member	Gordon Fukumoto
Member	Joshua "Josh" Strickler

President & CEO - Andrew Rosen

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