



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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We're Celebrating 80 Years!

Happy New Year! Hawaii State FCU is marking its 80th anniversary in 2017 and has lots to celebrate. Membership is at an all-time high, our ninth branch just opened in Hawaii Kai late last fall followed by a major renovation at our Pearlridge Branch, and we've maintained our position as the #1 credit union lender in the state.

We're planning an 80th anniversary member event this fall so stay tuned for more details. Plus, we will continue our popular Family Event Series with private movie screenings of box office hits you can bring the whole 'ohana to. Check our events page next month for dates: www.HawaiiStateFCU.com/events.

We recognize a huge part of our success is because of the loyal support of our members throughout these 80 years. We're looking for member stories to share. Whether we've helped you buy your first home, climb your way out of debt or simply put a smile on your face, we'd love to hear from you. Email marketingmail@hsfcu.com and share how Hawaii State FCU has made a difference for you.



80 Years — A Look Back at our History

Territorial Employees Federal Credit Union – 1936

In 1936 a group of territorial office workers formed the Territorial Employees Credit Union. Our first home was a small closet in the basement of the territorial office building. And we stayed there for 34 years.

Branch Holiday Schedule

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

Jan. 2	New Year's Day (Observed)	Closed
Jan. 16	Martin Luther King Jr. Day	Closed

Apply Online for 2017 Lowell Kalapa Scholarship Program

We are now taking applications for our 2017 Lowell Kalapa Scholarship Program. But don't look for a paper application to download from our site. We have moved our application process to an online system, giving students time to work on their application over the next few months and uploading the required documents as they get them. The new system means no more physical applications to drop off at the Main Branch.

Applicants will be judged based on their financial need, academic merit, personal essay, two letters of recommendation and achievements/community service. Any Hawaii State FCU member, or their dependent, seeking a post-high school education can apply. Recipients will be awarded a \$2,000 scholarship.

Deadline to submit an application is March 31. For more information, call the Marketing Department at (808) 447-8070 or email marketingmail@hsfcu.com. Apply at www.HawaiiStateFCU.com/scholarship.



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:

- Teller Services Associate (Main and Mililani Branch)
- Loan Officer (Kahului, Kaneohe and Pearlridge Branch)
- IT Help Desk Technician
- Senior Accountant
- Collections Officer

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

Your Vote Can Make a BIG Difference!

One of the great benefits of Hawaii State FCU membership is that you have the opportunity to elect your credit union's Board of Directors. This year, for every online vote we receive in our upcoming Board of Directors election, we will donate \$5 to Big Brothers Big Sisters Hawaii up to \$10,000!

Big Brothers Big Sisters is dedicated to providing children facing adversity with professionally supported one-to-one relationships that change their lives for the better, forever. Research shows that youth who have a positive adult influence in their life are better able to reach their fullest potential.

To learn more about BBBS or become a Big Brother or Big Sister, visit www.bbbshawaii.org.



Nominations by Petition Now Being Accepted

Hawaii State FCU is currently accepting nominations by petition to fill three positions on our Board of Directors. Nominations made by petition must be signed by a minimum of 500 Hawaii State FCU members. A separate petition form must be completed and submitted to the Nominating Committee for each nomination. Along with the petition form, each nominee must submit a statement of qualifications, biographical data and a complete application packet.

To obtain additional information regarding nominations by petition, please call the credit union's Administrative Office at (808) 447-8050 or email MarilynT@hsfcu.com. The opening date for nominations by petition is Friday, January 6. The deadline for the Nominating Committee to receive the completed nominations by petition is 5 p.m. Tuesday, February 7.

Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for two open seats on our Supervisory Committee for a three-year term. By volunteering for the Supervisory Committee, you have the opportunity to take an active role in making Hawaii State FCU Hawaii's premier credit union. The Supervisory Committee is responsible for ensuring that the credit union's Board of Directors and management meet required financial reporting objectives and establish practices and procedures to safeguard members' assets.

The Supervisory Committee consists of up to five volunteers and meets on a monthly basis to review various credit union operations.

Candidates must:

- Be at least 18 years old
- Be a Hawaii State FCU member independent from the Board of Directors, Supervisory Committee, Nominating Committee, employee of Hawaii State FCU or any other credit union
- Possess the highest level of integrity and ethics
- Have the courage to raise and discuss issues
- Be able to read and understand basic financial statements

If you are interested in applying for an open position on the Supervisory Committee, please contact the credit union's Administrative Office at (808) 447-8050 or email MarilynT@hsfcu.com. Interested members must complete and submit an application and a statement of qualifications and experience. Applications must be received by 5 p.m. Friday, March 3.



Hawaii State FCU Board of Directors Candidates

The following candidates are running to fill three open seats on Hawaii State FCU's Board of Directors. Each position carries a three-year term and begins in April 2017. Hawaii State FCU Board members serve on a voluntary basis and are responsible for ensuring that the credit union serves the financial needs of its members. The Board works with the credit union's management team to develop quality products and services to meet this goal.



Kaulana Park

HSFCU Experience

Member 6 years; Board of Director's 3 years, 1 year as Vice Chairman; 3 years Chairman HR Committee.

Education

Stanford University, BS Petroleum Engineering
Kamehameha Schools.

Work Experience

Sr. Project Manager, Rider Levett Bucknall; SVP Community Relations & Business Development Director, American Savings Bank; Chairman, Department of Hawaiian Home Lands; Manager, Native Hawaiian Revolving Loan Fund, Office of Hawaiian Affairs; Bank Manager, Bank of America Hawaii, First Hawaiian Bank, and Wells Fargo Bank.

Board Qualifications

As a director of HSFCU, I have extensive experience in lending, finance, marketing and human resources. I have encouraged and supported new products using technology and digital tools such as mobile banking that provide innovative and easy access to products and services. As Vice Chairman, I encouraged our Board to convene at a Strategic Planning retreat that provided a 5-year vision towards creating greater member and employee benefits, continued steady growth and profitability, and credit union sustainability.

Primary Focus if Elected

HSFCU's top priorities are mapped out in the Strategic Plan. These include steady diversified growth, expanding and developing innovative products and services, and creating greater member and community benefits. Expect HSFCU to give exceptional service and teach cost savings measures through financial literacy. With a high caliber management team in place, improved financial strength, innovation and your continued support and loyalty as members, HSFCU will be a recognized leader amongst Hawaii's financial institutions.

Personal Statement

I currently chair the HR Committee and support the shared vision to retain and attract the best employees while improving on our training and development for our highly motivated employees. Previously, I served on a smaller Credit Union Board as the 2nd Vice Chairman. I have over 11 years of financial institution experience with emphasis in management and business lending.



Terrence Aratani

HSFCU Experience

I have been a member of our credit union for over 35 years. Prior to serving on our Board of Directors, I was on the Nominating Committee.

Education

As my parents instilled in me, having a strong educational background has provided a solid foundation to become successful. I graduated from:

- Saint Louis High School
- UH-Manoa-B.S., Chemistry
- Pepperdine University School of Law-J.D.
- Georgetown University Law Center-LL.M.

Work Experience

Serve as the CEO of Ko'olauloa Health Center. The health center offers primary health care to everyone, especially those who do not have health insurance. Being a CEO, I understand the role between management and the board of directors. As a board member, I allow management to do its work to implement board policies. In my prior job, I worked at the State Legislature for over 25 years, with my last position as the Chief of Staff for the Hawaii State Senate. My Legislative experience has taught me how to pick the important problems and solve them.

Board Qualifications

As your current board member, I served as Board Secretary and currently I am the Board Treasurer. I have gained much experience and knowledge on the operations of our credit union and what we need to do to continue to be one of the best credit unions in the State. With that said, I always keep in mind that our members are our most important asset and how best to serve you by offering the best possible services and products available.

Primary Focus if Elected

If I have the honor of serving you again, I will continue to look for ways to provide the best benefits and continue to maximize growth of both membership and assets. In accordance with our mission statement, I will continue to do what is right. Right for us as members of the credit union.



Rick Blangiardi

Education

Bachelor of Science, Springfield College, Springfield, MA 1969
Master's Degree Educational Administration (M.Ed.) University of Hawaii, Manoa 1973

In 2014, received the University of Hawaii's "Distinguished Alumni Award"

Work Experience

I am currently the General Manager of Hawaii's largest multimedia company, Hawaii News Now, KGMB (CBS) and KHNL (NBC). Prior to my career in broadcast, I spent seven years coaching college football including five at UH as the Defensive Coordinator/Associate Head Football Coach. I began my broadcast career at KGMB in 1977 and worked in other markets including New York, Seattle, San Francisco and Los Angeles. In 2002, I was the President of Telemundo Holdings, Inc., the nation's second largest Hispanic television network, and led the sale of Telemundo in 2001 to NBC for \$2.7 billion.

Board Qualifications

I am a firm believer in community involvement and have been fortunate to be a board member on many of Hawaii's leading non-profits, educational institutions, and youth development programs including Past President for the Aloha Council, Boy Scouts of America, and Chair of the Board, Chamber of Commerce of Hawaii. Long associated with UH Football, I was Past President of Na Koa, the University of Hawaii Football Booster Club.

Recognized by the Sales and Marketing Executives International Chapter as "Salesperson of the Year for 2010". In 2014, I received the University of Hawaii's "Distinguished Alumni Award". Most recently, I was recognized by the Aloha Council-Boy Scouts of America as "Hawaii's Distinguished Citizen of the Year for 2015".

Personal Statement

I have been blessed to call Hawaii my home since 1965. At this stage of my life, given the responsibility and resources I have available to me through my work, I remain focused and committed to helping improve the quality of life in our islands each and every day.

See What's New at Our Pearlridge Branch!

Didn't have a chance to check out our newly renovated Pearlridge Branch yet? It's a modern new look with high-tech conveniences but with the same high-touch service for which we're known. Stop in for a tour and see the new ways we can help you conduct your transactions.

To learn more, visit www.HawaiiStateFCU.com/pearlridge.



Design Your Own Custom Debit Card!

A new year, a new you! Put your personality on your Hawaii State FCU Visa® debit card with your own image. Simply find a favorite photo and position it how you want on the card. Don't have a photo to choose? Pick one for free from our custom gallery. And best yet, for a limited time, it's FREE* to customize your debit card! Get started at www.HawaiiStateFCU.com/custom-debit.



* For a limited time, the first "Custom Debit Card" is complimentary. Thereafter, the fee for this service is \$9.95. Offer subject to change without notice.

80th Annual Meeting on April 1, 2017

Hawaii State FCU's Annual Meeting will be held on Saturday, April 1 at the Pomaikai Ballrooms at Dole Cannery in Iwilei. Registration will begin at 9 a.m. with the meeting following at 10 a.m. Agenda items include introduction of the 2016 Board of Directors and Supervisory Committee, president's message, adoption of standing rules, Nominations Committee report, 2017 election results and a member forum.

Light refreshments will be served. If you plan to attend this free, members-only Annual Meeting, please register at www.HawaiiStateFCU.com/events.

* Annual Meeting is for MEMBERS ONLY. Please bring a government issued ID (Driver's License, State ID, Passport or Military ID).



PERSONAL LOAN
rates as low as
2.99% APR*
for a 1-Year Term

before, during and
after the holidays,
always *right* by you.

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

*Offer good from 1/1/2017 to 2/28/2017. APR is for a one-year term loan and it includes a 0.25% discount for automatic payment from a HSFUCU Checking account. Without automatic payment, the APR will be 0.25 percentage points higher. This is the lowest rate available for a one-year term. Your APR will be based on your creditworthiness and may be higher. Payment Example: A loan of \$1,000 with a 2.99% APR will have 12 monthly P&I payments of \$85.01, which includes \$20.10 total interest paid. Offer applies to new HSFUCU loans only. Certain terms and conditions apply. Membership in the credit union is required.

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	Terrence Aratani
Secretary	Rochelle Lee Gregson
Director	Marion Higa
Director	William "Bill" Milks
Director	Kaulana Park

Supervisory Committee

Chairman	Joshua "Josh" Strickler
Secretary	Susan Ee
Member	Derrick Inouye
Member	C. Manu Kaiama
Member	Stanley Sawai

President & CEO - Andrew Rosen

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