



HAWAII STATE
FEDERAL CREDIT UNION

always right by you

creditLINES

July 2017 • Volume 39 • Number 7

Branch Holiday Schedule

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

July 4 Independence Day Closed



Celebrate Our 80th Anniversary at Paradise Cove Luau

Join us for a special event to celebrate our 80th anniversary!

You're invited to a luau at Paradise Cove in Ko Olina on Saturday, September 9 from 4 p.m. to 8 p.m. The evening will include family and keiki activities such as Hawaiian games, demonstrations, arts & crafts and even a hukilau on the beach! Guests can participate in a traditional imu ceremony before enjoying a Hawaiian buffet dinner and show.

Tickets are \$25 member, \$35 non-member and \$15 children (ages 3-11). Reserve your tickets at www.HawaiiStateFCU.com/events.

For more details, call the Marketing Department at (808) 447-8070.

80 Years — A Look Back at our History

Gov. George Ariyoshi issued a proclamation on Oct. 12, 1986, in honor of Hawaii State Employees' Federal Credit Union's 50th Anniversary. A copy of the proclamation and photo of the signing ceremony was published in our October 1986 CreditLines newsletter.



70th Annual Friends of the Library of Hawaii Booksale

Hawaii State FCU Members Preview Night

Friday, July 14 - 5 p.m. to 9 p.m.
McKinley High School Cafeteria

Exclusive offer to Hawaii State FCU members only! Get first dibs on donated books, recorded works and even artwork one day before the Friends of the Library of Hawaii 70th Annual Book Sale opens to the public. All proceeds from the sale go toward the state's 50 libraries.

For additional book sale hours and info, call 536-4174 or visit www.friendsofthelibraryofhawaii.org.



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

summer fun
begins *right* now

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

*Offer good from 6/1/2017 to 8/31/2017. APR is for a one-year term loan and it includes a 0.25% discount for automatic payment from a HSFCU 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 HSFCU loans only. Certain terms and conditions apply. Membership in the credit union is required.

Let's Talk – Business

Learn About Our Business Banking.

At Hawaii State Federal Credit Union, our business is to help you to succeed. And when it comes to the business market, we don't believe in the usual one-size-fits-all approach. Yes, we can offer member clients higher rates on deposits and lower fees, but it is our personalized approach and customized solutions that make us different.

We are Hawaii's credit union, and we believe in helping our business members get the loans they need to move their company forward or credit cards that conveniently handle everyday purchases while maximizing any rewards. See how our Merchant Services can help save your business time and money. Whether you're a mom-and-pop shop, doctor or lawyer, or small LLC with investment property, come get to know our new Business Banking team and see why we could be just the right partner for you.

For more information, contact Derrick Arimoto, VP of Commercial Lending, at (808) 447-3495 or DerrickA@hsfcu.com.



Important: IRA Withholding Notice

Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Services Call Center at 587-2700 or toll-free at 1 (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.

View Your Pre-Approved Loan Offers in Online Banking or Mobile App

Did you know that you can view any available pre-approved loan offers you may have right from your desktop or smartphone? Just log into HSFCU Online Banking or our Mobile App to view your pre-approved loan offers. Online Banking desktop users will see a "My Pre-Approved Loan Offers" box on their home screen. Mobile App users will need to select "More" and click on "My Offers." Log in today and see just how easy it is to accept your pre-approved loan offer!



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

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 