



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

June 2017 • Volume 39 • Number 6

Annual Dinner a Big Success on Maui

More than 200 members on Maui enjoyed a fun night of food and music at our Annual Dinner at the King Kamehameha Golf Club on April 15. Members and their guests enjoyed a buffet dinner with prime rib, macadamia nut chicken, wok seared Alaskan salmon and an array of pies and cakes. There was entertainment provided by Na Hoku Hanohano finalist Maui Jam Band with founding member Al Nip. There were also games, door prizes and a photo booth at the sold-out annual event. Daniel Regan of Wailuku was the \$500 grand prize winner.



Caption left photo: From left, Grand-prize winner Daniel Regan of Wailuku with his wife and Kahului Branch Manager Shelly Gines at the Maui Annual Dinner.

80 Years — A Look Back at our History

In 1976, the credit union celebrated its 40th anniversary and received the Thrift Honor Award from the National Credit Union Administration for experiencing one of the highest savings growth percentages in the nation. During this time, the ShareDraft Program (a checking account type of service) was implemented and membership reached the five-figure mark with 11,958 members.



Branch Holiday Schedule

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

June 12 Kamehameha Day Closed

2016 Annual Report - View our 2016 Annual Report online at www.hawaiistatefcu.com/annual-report.

Earn Double Rewards for Using Your Hawaii State FCU Credit Card

Earn double rewards for each dollar in qualifying travel and dining purchases made using your Hawaii State FCU credit card through the end of July. If you're a Visa® Signature credit cardholder you'll earn 2% cash back or, if you're a Platinum Rewards credit cardholder, you'll earn Double CURewards® points!

Qualifying transactions include:

- Airlines , Hotels and Resorts
- Automobile and Boat Rentals
- Restaurants

For additional terms and conditions, visit www.HawaiiStateFCU.com/credit-card-promo.



**PERSONAL
LOAN**
rates as low as
2.99% APR*
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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.

Save Trip to the Branch by Using Mobile Check Deposits

Take advantage of our Mobile Check Deposit where you can deposit your checks safely and securely from your smartphone or tablet. It's free for Hawaii State FCU Online Banking members through our Mobile App.

Learn more at www.HawaiiStateFCU.com/mobile-app.



For those needing a refresher on how to do a Mobile Check Deposit, follow these three simple steps:

Step 1

Click "Deposits" in the Hawaii State FCU Mobile App

Step 2

Sign and Write "For Mobile Deposit to HSFCU" on the back of the check

Step 3

Take a photo of the front and back of the check and click "Deposit"

1. Mobile check deposit available for consumer deposit accounts only.

Get Credit Union Auto Financing Right At The Dealership!

Remember when purchasing a vehicle used to be an all-day excursion? It probably meant driving to your local auto dealer, finding a car in your favorite color with just the right options, haggling over the price, filling out a lot of paperwork, and going back and forth between the dealer and the credit union with payment in hand. Well now there's a better way! Hawaii State FCU and CUDL (Credit Union Direct Lending) have teamed up to bring you CUDL AutoSMART: the best possible way to make your auto buying experience virtually painless.

Get Your Loan Approved on the Spot

Hawaii State FCU can approve your new or used auto loan while you are at the dealership, and without visiting your credit union branch. It's almost like having a loan officer right at the dealership with you! This program uses Hawaii State FCU's current low auto loan rates and terms when financing your vehicle.

It's as Easy as 1-2-3!

1. Decide on the make and model of the vehicle you want
2. Visit any participating dealership
3. Apply for Hawaii State FCU low-rate auto financing through the CUDL system.
Within minutes, you'll have a financing decision.

Once the financing is approved, the dealer receives the credit union's terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Don't worry about the paperwork — through CUDL, Hawaii State FCU and the dealer, it is all taken care of electronically. We are making this convenient service available to alleviate some of the stress that accompanies the auto buying experience and therefore allowing you more time to enjoy your new vehicle!



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

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Vice Chairman	Ryan Morita
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Director	Rick Blangiardi
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Director	Kaulana Park

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

President & CEO - Andrew Rosen

Federally insured by NCUA 