



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

March 2017 • Volume 39 • Number 3

Nominees Elected to Board of Directors

This year, there were three nominees for the three vacancies on the Board of Directors. Therefore, voting is not required, and all three nominees will serve as directors of the credit union.

As in recent years, Hawaii State FCU has partnered with a local nonprofit to benefit from every online vote cast in the election. This year our partner was Big Brothers Big Sisters Hawaii. Despite not holding a vote this year, we are proud to announce that we will make a special \$10,000 donation to the organization!

Join us at our 80th Annual Meeting on Saturday, April 1 at the Pomaikai Ballrooms at Dole Cannery in Iwilei. Registration for the business meeting will begin at 9 a.m. with the meeting promptly 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 and a member forum.

Light refreshments will be served. There is no charge to attend the members-only Annual Meeting. If you plan to attend, we strongly recommend you 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).

80 Years — A Look Back at our History

In 1960 the credit union changed its name to Hawaii State Employees Federal Credit Union in recognition of Hawaii's new status as the 50th state on Aug. 15, 1959. Supervisory Committee member Peter Akim suggested the hibiscus be used as a logo since it was the state flower.



Branch Holiday Schedule

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

March 27 Prince Kuhio Day Closed



Design Your Own Custom Debit Card!

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.

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:

- Financial Educator Professional
- Electronic Services Professional
- Card Operations Associate
- Mortgage Servicing Professional
- HR Management Professional (Employee Relations)

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

Your Opinion Counts - We value your opinion. In order to improve the service we provide to members, our partner Market Trends Pacific, Inc. may call you within the next 48 hours to ask you about a service you received. Your participation is voluntary and no personal information will be asked of you.



Now Accepting Applications for Lowell Kalapa Scholarship Program

This is the last month to apply for our 2017 Lowell Kalapa Scholarship Program. Students can use our convenient and secure online system to apply for the scholarship.

Applicants will be judged based on their financial need, academic merit, personal essay, two letters of recommendation and achievements/community service. The Scholarship Program is open to all members and their dependents planning to attend a fully accredited university, college or trade/vocational school in the 2017-18 year. Recipients will be awarded a \$2,000 scholarship.

Deadline to submit an application is March 31. Apply at www.HawaiiStateFCU.com/scholarship.

Important Information for Tax Refunds

If you plan to electronically deposit your tax refund into your Hawaii State FCU account, please be sure to provide our routing number 321379041 and use your full account number (found on your monthly statement). If you provide your member number, your refund may be delayed or returned to the IRS.

Please check your account history to ensure your refund was received.

How You Can Outsmart Cyber Thieves During Tax Season

Tax season is in full swing, and so are cyber thieves. Here are three ways you can protect your sensitive financial documents:

- Stay on secured networks: Use only a protected Wi-Fi network to e-file your taxes or view private documents. Public servers can make you an easy target.
- Beware of fake IRS emails: The Internal Revenue Service will never directly email you. Forward any fraudulent messages immediately to phishing@irs.gov. Don't click on suspicious web links or email attachments.
- Set strong passwords: Use a combination of letters (uppercase and lowercase), numbers and symbols to thwart cyber thieves.

We've also arranged with TurboTax to help you get every penny you deserve on your taxes. Log onto your Online Banking to get started.

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	Michelle 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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home improvement, done *right*

Our **Home Equity Line of Credit** has just the right rate and terms, so you can start building the dream home that's just right for you.

1 - Year Intro Rate 0.75% APR*	2 - Year Intro Rate 1.75% APR*	3 - Year Intro Rate 2.75% APR*
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Current Variable Index Rate
3.75% APR** up to \$250,000 credit line

Jumbo Current Variable Index Rate
4.25% APR** up to \$500,000 credit line

For more information call (808) 587-2700
www.HawaiiStateFCU.com/heloc

*The 1-year, 2-year, and 3-year HELOC introductory rate valid for applications received commencing 2/1/2017 and may change at any time without notice. An initial draw of at least \$5,000 and automatic payments from a HSFU checking account are required. Otherwise the applicable Current Variable Index Rate will apply. After the introductory period expires, your rate will vary and the applicable Current Variable Index Rate will apply. This offer applies to new Home Equity Lines of Credit. Refinancing of existing HSFU Home Equity Lines of Credit are not allowed. If you elect the 1-year, 2-year, or 3-year introductory rate, it will remain in effect until expiration of the introductory rate period. For lines up to \$250,000, offer applies to fee simple, primary residence or second home properties. For lines over \$250,000 offer applies to fee simple primary residence only.

**The Current Variable Index Rate is based on the Prime Rate plus a margin. Your margin will depend on creditworthiness and the line of credit amount. Ask us about rate limitations. The Current Variable Index Rate shown is current as of 2/1/2017 and will not exceed 18% APR. The Current Variable Index Rate has a minimum 3.75% APR for 80% Loan-to-Value (LTV) fee simple, primary residences and second homes up to \$250,000 line amount. The Current Variable Index Rate has a minimum 4.25% APR for 80% Loan-to-Value (LTV) fee simple, primary residences for line amounts greater than \$250,000. There is no transaction or other activity charge.

The minimum credit line is \$10,000 and the maximum credit line is 80% LTV minus the balance of your existing mortgage for primary residences and second homes up to \$250,000 line amounts. For lines of credit greater than \$250,000 and when the first mortgage is secured by Hawaii State FCU, the maximum credit line is of 80% LTV minus the balance of your existing mortgage for primary residences up to \$500,000 line amounts. For lines of credit greater than \$250,000 and when the first mortgage is secured by another financial institution, the maximum credit line is 75% LTV minus the balance of your existing mortgage for primary residences up to \$400,000 line amounts.

Only improved residential property in Hawaii is accepted as collateral. Property insurance is required. Membership in the credit union is required. The credit union waives closing costs for certain third party fees (e.g. real estate evaluation, recordation, documentation, title insurance, escrow, flood determination), estimated between \$260 to \$2,000 for line amounts up to \$250,000. You will be required to pay other closing costs involving trust review, other legal documentation, or appraisal cost, estimated at \$250 to \$1,950. For line amounts greater than \$250,000, the credit union waives closing costs for certain third party fees (e.g. recordation, documentation, escrow, flood determination) estimated between \$50 and \$600. You will be required to pay other closing costs for appraisal, title insurance, trust review, or other legal documentation estimated between \$1,600 and \$3,800. The borrower is required to reimburse the credit union for all waived fees if the credit line account is paid off and closed within three (3) years of its opening.

Rates, terms and conditions are subject to change without notice. Other terms and conditions apply. Speak to a credit union representative for more information.

Federally insured by NCUA