



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

October 2017 • Volume 39 • Number 10

Celebrate International Credit Union Day with Us!

Every third Thursday in October, credit unions worldwide celebrate International Credit Union Day. This year's theme of "Dreams Thrive Here" reflects what we do day in and day out at Hawaii State FCU – helping members make their dreams come true whether that's buying their first home, saving for a child's college or planning for a comfortable retirement.

We thank you for being a member of the credit union, where your voice matters. As a not-for-profit financial cooperative owned and operated by you, here's how we differ from banks:

Our profit goes back to members through lower fees and better rates. We make service to members a top priority and continue our "people helping people" philosophy through giving back to our community.

To learn more about the credit union principles, including social responsibility, ongoing education and service to members, that all co-ops follow, visit www.HawaiiStateFCU.com/MyCreditUnion.



Branch Holiday Schedule

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

November 10	Veterans Day	Closed
November 23	Thanksgiving Day	Closed



Member Movie Day in Mililani

Tickets go on sale October 9 for our final Member Movie Day of 2017 – a private screening of the superhero flick "Justice League."

November 18, 2017 at Consolidated Theatres Mililani

Check-in begins at 8:30 a.m. / Movie starts at 9:30 a.m.

Discounted tickets are available:

Members: \$5 adults / \$3 children (ages 3-11)

Non-Members: \$6 adults / \$3 children (ages 3-11)

Children 2 and under are free

Limit is 10 tickets per member

To buy tickets, visit www.HawaiiStateFCU.com/events.

Mahalo for Celebrating Our 80th Anniversary!

Mahalo to all the members and their guests who attended our sold-out 80th Anniversary Event at Paradise Cove Luau on September 9! Attendees got to enjoy cultural games and activities, a dinner buffet and Polynesian entertainment show.



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:

- Relief Loan Officer (Main Branch)
- Senior Mortgage Loan Processor/Underwriter Associate
- Teller Services Associate (Kaneohe Branch)
- Part-Time Teller Services Associate (Kaneohe Branch)

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

Protection for Your HSFCU Accounts

Your account information and security are important to us. Equifax, a consumer reporting agency, incurred a data breach with unauthorized access to names, Social Security numbers, birth dates, addresses, driver's license numbers, credit card numbers and dispute documents. We encourage all HSFCU members to continuously review their account activity and remain vigilant. If you suspect any fraudulent activity, please contact us immediately. To learn more about the Equifax data breach, including whether your personal information was potentially impacted, visit www.equifaxsecurity2017.com or call Equifax's Incident Response Line toll-free at 1 (866) 447-7559. As described in the Equifax material, you may place fraud alerts in your consumer reports to inform creditors that you may be a victim of fraud, periodically obtain credit reports free of charge from each nationwide credit reporting agency and obtain other free services from Equifax.

In addition, all HSFCU consumer checking account holders and their household family members may obtain free ID Theft Assistance through CyberScout®. CyberScout® is available 24/7 by calling toll-free 1 (844) 228-8970. For more identity theft tips, visit www.HawaiiStateFCU.com/peace-of-mind-protection. The Federal Trade Commission also provides guidance and encourages reports of identity theft at www.ftc.gov/idtheft, or phone 1 (877) IDTHEFT.



Call for Nominations for 2018 Hawaii State FCU Board of Directors

Hawaii State FCU is currently accepting nominations to fill two positions on our Board of Directors. Each position is for a three-year term and begins in March 2018. Board members serve on a voluntary basis and are responsible for ensuring that the credit union serves the financial needs of our members. The Board works with the credit union's management team to develop quality products and services to meet this goal.

The Nominations Committee will consider the following qualifications:

- The candidate's ability to commit the time required to the work of the Board.
- The candidate's ability to serve in an unbiased capacity.
- The candidate's desire to act in the best interest of the credit union.

Preferred candidates are strategic thinkers with nonprofit, business, or organizational development experience. Candidates should understand Hawaii State FCU's vision and values, be able to develop relationships, and be willing to assume leadership positions on the Board (i.e. Board Chair, Committee Chairs). In addition, the Board, as a whole, should reflect diversity of skills, experience and perspective.

If you are interested in serving on the Board, or would like to submit a nomination, please call the credit union's Administrative Office at (808) 447-8050 for a list of qualifications and an application packet. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check before their name is placed on the ballot. A request for an application packet may also be submitted in writing and mailed to:

Hawaii State FCU, 5th Floor, Attn: NC, P.O. Box 3072, Honolulu, HI 96802-3072.

The deadline for receiving completed nomination applications is 5 p.m. Thursday, Nov. 30, 2017.

80 Years — A Look Back at our History

To accommodate its rapid growth, the credit union decided it must have its own building designed specifically for its needs. A location was found at 560 Halekauwila Place and a groundbreaking ceremony was held in September 1979 to kick off construction.



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*

Hawaii Kai Towne Center
6700 Kalia 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/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 