



HAWAII STATE
FEDERAL CREDIT UNION

always right by you

credit LINES

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Here's Your Checklist for Sensible Holiday Spending

Here are some helpful tips to negate the stress and anxiety from overindulging this holiday season.

- Determine a realistic holiday spending budget and stick to it.
- Create a list of people you plan to purchase gifts for and set a limit for the amount you intend to spend on each person.
- Compare prices online, look for sales, or gather coupon codes, and take advantage of price matching, discounts and free shipping.
- Pay for gifts with cash or a debit card when possible. Avoid using retail credit cards (ex: Macy's, Target, etc.) with interest rates upwards of 20 percent. If you do use a credit card, look for one with a low interest rate and rewards or cash back. Be sure to pay your debt in full once you receive your monthly bill.

Get more tips for saving money this holiday season at www.HawaiiStateFCU.com/financial-education/wallet-wisdom.



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

'tis the *right* loan for the season

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

*Offer good from 10/1/2017 to 12/31/2017. 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. You must be a Hawaii resident. Certain terms and conditions apply. Membership in the credit union is required.

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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 |



New Look for Hawaii State FCU Website!

The Hawaii State FCU website is getting a makeover – a full redesign with interactive tools to help members better manage their finances and access relevant information faster and easier. We've improved our site navigation and user experience, and members can look forward to a website chock-full of features to maximize their financial well-being. It's Hawaii State FCU...right at your fingertips! Our brand new Hawaii State FCU website launches later this month!

80 Years — A Look Back at our History

Our Pearlridge Branch opened in 2000 with state-of-the-art biometrics technology to access the safe deposit vault. Self-service kiosk stations installed in branches provided alternate electronic access for members wishing to conduct transactions or inquiries.





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.

Maui Member is Quarter 3 Refer A Friend Winner

Congratulations to Raychelle Rivera of Kahului, Maui! She is our 2017 Quarter 3 winner of our Refer A Friend promotion! You could be the next lucky winner! We're giving away a trip for 2* each quarter to members who refer friends and family to join. The more referrals you make, the more entries into the drawing you can earn!

Get a Referral Card at any branch or print it online at www.HawaiiStateFCU.com/referral.

Caption: Raychelle Rivera, right, receives her \$1,500 check from Kahului Branch Manager Shelly Gines as the 3rd Quarter winner of our Refer A Friend Program.

* A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check to be used for travel or as the winner sees fit. Odds of winning any prize depend upon the total number of eligible entries received.



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

Looking for a loan and want to bypass some of the paperwork normally required to apply? We've made it easy to view your pre-approved loan offers from your desktop or smartphone. Just log onto Online Banking or our Hawaii State FCU Mobile App to view any available pre-approved loan offers, which could include low rates for a personal loan, new or used auto loan, Visa® credit card or personal line of credit.

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." If you don't see an offer today, be sure to check back each quarter.



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 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

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