



**HAWAII
STATE**
FEDERAL CREDIT UNION

always right by you

credit LINES

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Hawaii State FCU Has a New Website

Have you seen our new Hawaii State FCU website? Our website was fully redesigned for you to find just about everything you need to maximize your financial well-being.

We've improved site navigation and user experience for faster access to information and added many easy-to-use online tools to help you make smarter financial decisions.

Here are 5 features you'll love about our new site:

- **Financial Solutions Tool:** Map out your financial path to a goal, whether that's buying a home or funding your child's education
- **eLearning Modules:** Get the knowledge you need with interactive learning on topics such as managing your credit and preparing for retirement
- **Calculators:** Take the guesswork out of how much a loan payment will be or how much your accounts can earn in interest
- **Wallet Wisdom Blog:** Find tips and pointers on saving money when taking a vacation, improving your credit score and more
- **Events Calendar:** Keep on top of the latest Hawaii State FCU discounted family events and educational seminars

Visit www.HawaiiStateFCU.com to see our new look!

Use Mobile Live Chat for Account Help on the Go

Have a question about your Hawaii State FCU account, credit card, debit card, loan or setting up Bill Pay? Use our convenient Live Chat service on our HSFCU Mobile App for real-time assistance. Member Service representatives are available Monday through Friday from 8 a.m. to 6 p.m. and Saturdays from 10 a.m. to 2 p.m., excluding state and federal holidays.

Branch Holiday Schedule

In observance of the following holidays, all credit union branches, administrative offices and the Member Service Call Center will follow these adjusted hours:

Dec. 23	Eve of Christmas Eve	Early closure at 1 p.m.
Dec. 25	Christmas Day	Closed
Dec. 30	Eve of New Year's Eve	Early closure at 1 p.m.
Jan. 1	New Year's Day	Closed

The branches will open on Dec. 23 and 30 from 9 a.m. to 1 p.m., including Pearlridge Branch, which usually stays open until 5 p.m.

2018 Lowell Kalapa Scholarship Program Starts Next Month

Students next month can start applying for our 2018 Lowell Kalapa Scholarship Program through our convenient online system. Applicants will be judged based on their financial need, academic merit, personal essay, two letters of recommendation and achievements/community service. Any Hawaii State FCU member, or their dependent, seeking a post-high school education can apply. Recipients will be awarded a \$2,000 scholarship.

Applications open on January 1. Deadline to submit an application is March 31. For more info, call Jennifer Russo at (808) 447-7044 or email JenniferR@hsfcu.com or visit www.HawaiiStateFCU.com/scholarships.



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:

- Teller Services Associate (Kaneohe & Mililani Branches)
- Loan Officer (Mililani Branch)
- Digital Technology Associate
- Marketing Professional

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

Equal Opportunity Employer.

Make Managing Your Money Fun

A fun and intuitive way to track your spending and manage your money is coming soon! Interact with your budget like never before when you use the new Money Management tool available in Online Banking starting next month.

See colorful snapshots of your spending and budget. Take charge of your debt or cash flow. View all your accounts and transactions in one place. Get email alerts to keep you on track.

It's free for Hawaii State FCU members, and just one more way we help you take control of your finances around the clock. Stay tuned for more details.



Maui Member Wins Alaska Airlines Trip for 2 in 80th Anniversary Giveaway

As we wrapped up our 80th Anniversary year, Hawaii State FCU partnered with Alaska Airlines to give away a trip for two to anywhere Alaska Airlines flies. More than 1,500 people entered to win the trip. Christmas came early for one lucky winner: Jessie Kekiwi-Aweau of our Kahului Branch on Maui. Jessie has been a Hawaii State FCU member since June 2015! Congratulations Jessie, and have a wonderful trip!

Caption: Jessie Kekiwi-Aweau, right, receives a certificate for her Alaska Airlines trip for two from Merlyn Harris, senior teller at the Kahului Branch.



80 Years — A Look Back at our History

We round out our 80th Anniversary with this final fun fact: The credit union held a blessing ceremony for its new building and opened its new office at 560 Halekauwila Street in Kakaako on Feb. 23, 1981. Signature loans were made available to members, and an All Savers Certificate program, a Tax-Free Account program, began. Assets exceeded \$56 million and membership grew to 21,382.

Fraudsters Find Holidays the Season for Taking – From You

With the holidays in full swing, consumers are urged to be vigilant about scams that are likely to surface as the risk for fraudulent activity – especially online – sharply increases. Beware of these common ways fraudsters try to deceive consumers during the holiday shopping season:

- Unfamiliar websites offering unrealistic discounts on brand-name merchandise or gift cards as an incentive to purchase a product
- Fake charities or misusing the name and brand of a well-known charity to get donations
- Job offers that require upfront money to “train” or invest in a “start-up kit”
- Social media links that can be used to install malware or a virus on computers
- Smartphone apps disguised as games that can steal personal information from your device

Get more tips on protecting yourself from fraudsters this holiday in our Wallet Wisdom blog: www.HawaiiStateFCU.com/wallet-wisdom-blog.

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

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 Wai'alae 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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