



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

March 2018 • Volume 40 • Number 3

Support PBS HAWAII with Online Vote in Board of Directors Election

As a credit union member-owner, you enjoy the privilege of electing the Board of Directors and thus participate in decisions affecting the future and direction of Hawaii State FCU. This year, there are two (2) open seats on the Board of Directors. Candidates receiving the two highest number of votes will be elected to serve a three-year term beginning in March 2018.

Vote securely online at <https://hsfcu.cuballot.com> until 11:59 p.m. March 18, 2018.

This year, for every online vote we receive, we will donate \$5 to PBS Hawaii, up to \$10,000!

Other voting options include confidential telephone ballot or paper ballot. Regardless of the voting process you select, you may only vote once. Eligible voters must be 16 years or older and a member of Hawaii State FCU as of December 31, 2017. Ballots will be tallied by CUBallot, an independent auditing firm.

For more information, contact our Member Service Call Center at (808) 587-2700 or toll-free at 1 (888) 586-1056. Or visit www.HawaiiStateFCU.com/elections.

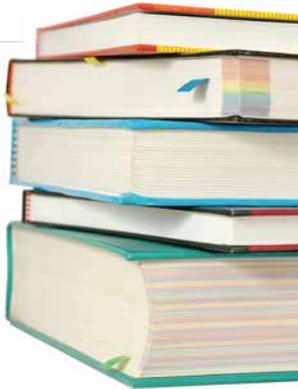
Applications Due This Month for Scholarship Program

This is the last month to apply for our 2018 Lowell Kalapa Scholarship Program. And if you didn't hear, we are increasing funding for the program this year from \$30,000 to \$40,000. That means a total of 20 students will now receive a scholarship for \$2,000 to be used for the 2018-2019 school year.

Students can conveniently apply online through our secure application portal. Any Hawaii State FCU member, or their dependent, seeking a post-high school education can apply.

Deadline to submit an application is March 31. For more information, contact Financial Educator Jennifer Russo at (808) 447-7044 or email JenniferR@hsfcu.com.

Apply at www.HawaiiStateFCU.com/scholarship.



¹The credit union alerts members to discounts, products and services offered by third parties that members may find useful, but the credit union is not responsible for third party products and services.

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:

March 26	Prince Kuhio Day	Closed
March 30	Good Friday	Closed

81st Annual Meeting Saturday, March 24 at 10 a.m.

Pomaikai Ballrooms at Dole Cannery in Iwilei

The Annual Meeting is for MEMBERS ONLY and is free to attend. Light refreshments will be served.

Please bring a government issued ID
(Driver's License, State ID, Passport or Military ID).

Register at www.HawaiiStateFCU.com/events.

Join us for Complimentary Seminar on Estate Planning Essentials[†]

You work hard your whole life building your net worth so it's only natural you want your assets distributed to your loved ones when you pass. Legacy planning has become increasingly more popular among investors, but even a basic understanding of estate planning can be a huge benefit for those planning for their financial future.

Join us for a complimentary seminar, "Estate Planning Essentials," immediately following our Annual Meeting on March 24. The seminar, conducted by John Melchor, CFP®, CFS with Jackson National Life Distributors,** begins promptly at 11:30 a.m. Topics to be covered include beneficiary designations, the Federal Estate Tax, gifting, trusts, power of attorney, living will and wills. Learn how you can preserve your estate by implementing some of the simplest trust strategies in this complimentary seminar.

If you're interested in attending, please register at www.HawaiiStateFCU.com/events.

^{*}Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS does not provide tax advice. For specific tax advice, please consult a qualified tax professional.

^{**}John Melchor, Jackson National Life Distributors and its subsidiaries are not affiliated with Hawaii State FCU, CFS or any of its representatives.

Get a \$100 Cash Reward for Every New Line You Switch to Sprint[†]

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint[®].

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint[®].
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer
- Register at LoveMyCreditUnion.org/SprintRewards
- Allow up to 6 to 8 weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Online Payroll System Coming for State of Hawaii Employees

A modern new payroll system is coming for State of Hawaii employees that will provide convenient online access to your payroll services. The new Hawaii Information Portal will require you to set up your Direct Deposit to your Hawaii State FCU account(s). Be on the lookout for more information from your employer on when your department will be transitioned to the new system.

For more information, contact the Hawaii Information Portal Center at (808) 201-7378, email hip@hawaii.gov or visit <http://ags.hawaii.gov/hawaiipay/for-employees>.

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.

We've also arranged with TurboTax[†] to help you get every penny you deserve on your taxes. Start for free and pay only when you file. Log onto your Online Banking to get started.

Reminder: Don't Forget Your IRA/Roth Contributions

Saving for retirement is always a good idea. Contributions can be made into an IRA or Roth IRA for the tax year up until the current year's tax-filing deadline, normally April 15.

If you're still working, review the 2017 IRA contribution and deduction limits at <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits> and <https://www.irs.gov/retirement-plans/ira-deduction-limits> to make sure you are taking full advantage of the opportunity to save for your retirement. You can make 2017 IRA contributions until April 17, 2018.

If you need help rolling over your IRA or Roth IRA*, call (808) 447-7011, email investmentservices@hsfcu.com or visit your nearest branch.

Investment products and services offered through CUSO Financial Services, L.P. (CFS) are not NCUA/NCUSIF insured, are not obligations of the Credit Union, are not Credit Union guaranteed, and may lose value.

*Before deciding whether to retain assets in an employer sponsored plan or roll over to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.



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](#)

*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 