



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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Looking for a Commercial Real Estate Loan?

Are you interested in purchasing or refurbishing an apartment or commercial building in Hawaii and looking for financing? Or looking to refinance an existing mortgage? Our Commercial Real Estate Loan may be your answer.

Our Business Banking team can help you make smart decisions based on your cash flow, property value and overall credit history. With competitive rates, low fees and a customized loan structure to fit your long-term business needs, our flexible loan terms can help ensure your financing costs and monthly payments remain affordable. Best yet, you'll never be charged for prepayment fees for any reason, anytime.

Contact us today at business@hsfcu.com or visit www.HawaiiStateFCU.com/business-loans for more information.



Earn a Rollover Reward

Having trouble managing your multiple 401(k) or IRA retirement accounts? Hawaii State Investment Services available through CFS* is offering up to a \$100¹ rollover reward for consolidating your 401(k) or IRAs² by the end of the year. Additional financial planning services include help with streamlining your investments, planning for retirement or working to increase your savings.

Call 447-7011 to schedule an appointment, or for more information visit <https://fmc.cusonet.com/hawaiistatefcu/rolloverreward>.

* 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 Hawaii State Federal Credit Union. Hawaii State Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

¹ Offer valid through December 31, 2018, for members who roll over either a IRA or 401(k) with CFS. Qualifying members will receive \$50 for rollovers between \$5,000-\$49,999.99 and \$100 for rollovers of \$50,000 or more. Payment will be made to the member's savings account within 90 days after meeting conditions. Payment subject to 1099 reporting requirements. Must schedule appointment with CFS by December 31, 2018, to receive this offer. Must be 18 or older to participate. CFS reserves the right to provide a raincheck or a substitute of equal or greater value.

² 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.

Events & Branch Holiday Schedule

For more information on our free seminars and events, visit www.HawaiiStateFCU.com/events

- Apr. 12 Seminar: Protecting Yourself from Identity Theft at HSFCU Kahului Branch
- May 1 Seminar: 401(k) Rollovers & Retirement Options at Manoa Public Library
- May 9 Seminar: Don't Be a Victim of Fraud and Scams at HSFCU Kapolei Branch
- May 28 Holiday Closure: Memorial Day

New State of Hawaii Payroll System to Affect Direct Deposits

The State of Hawaii is implementing a new payroll system in 2018 that will allow employees to access and update their payroll information through a self-service system known as the Hawaii Information Portal. Employee access to the Hawaii Information Portal will be done in phases. For more information and the State of Hawaii schedule to access the new system, visit <http://ags.hawaii.gov/hawaiipay/schedule/>.

State of Hawaii employees must use the Hawaii Information Portal to designate accounts for Direct Deposit to ensure no interruption of deposits into current HSFCU accounts. No action is needed until employees receive their official instructional letter and secure logon from the state.

Information Required to Set Up Direct Deposit:

Hawaii State FCU Routing Number: 321379041

Account Number(s): Located on your HSFCU statements. Do not use your member number.

Account Type: Savings or Checking

Attention Retirees: NO ACTION is required of you.

The State of Hawaii has informed us that pension payments from the Employee Retirement System (ERS) are separate from the state's new payroll system and are not affected in any way.

More information at <http://ags.hawaii.gov/hawaiipay/>.

If you need to request your HSFCU account number or need help setting up an automatic loan payment, contact our Member Service Call Center at (808) 587-2700 or toll-free at 1 (888) 586-1056, or visit your nearest branch location.

Notice to Mobile Check Deposit Users

Effective May 1, 2018, all users of Mobile Check Deposit will be required to include a restrictive endorsement to reflect that the item is being deposited remotely to Hawaii State FCU. Hawaii State FCU requires checks that are deposited by mobile check deposit state: "FOR HSFCU MOBILE DEPOSIT ONLY."

Checks that are deposited after May 1, 2018, using mobile check deposit without the restrictive endorsement will not be accepted.



Protect Yourself from Tax Refund Fraud

For many people, knowing a tax refund is on the way can be a big relief. However, if you were a victim of identity theft, the wait to receive your refund could drag on for almost a year. Check out our Wallet Wisdom blog for a rundown on how tax identity theft works, how to reduce your chances of becoming a victim and recovery steps for ID theft victims.

www.HawaiiStateFCU.com/wallet-wisdom-blog

All Hawaii State FCU members with consumer checking accounts (including their household members) can obtain free identity theft assistance and resolution assistance through CyberScout®. For 24/7 help resolving identity theft or to proactively manage your identity, call a CyberScout fraud specialist toll-free at 1 (844) 228-8970. www.HawaiiStateFCU-idtheft.com

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.



NEW AUTO LOAN
rates as low as

1.99% APR*
for a 3-year term

*You're going places.
And we'll get you there.*

For details call (808) 587-2700
www.HawaiiStateFCU.com/auto-loan

*Limited time offer. Rate subject to change without notice. A minimum loan amount of \$2,500 is required. Rate includes a 0.25% discount for automatic payment from a Hawaii State FCU checking account. Rate will be 0.25 percentage points higher without automatic payment from an HSFCU checking account. Cannot be combined with the Relationship Checking auto loan rate discount. A loan with a 1.99% APR will have 36 monthly payments of \$28.64 per \$1,000.00 borrowed. This rate is the lowest available for new car purchase and refinance. Higher rates available for used vehicles. Your rate will be based on creditworthiness and length of repayment and could be higher. No down payment required. Refinancing of existing Hawaii State FCU auto loans do not qualify for the offer. Certain terms and conditions apply. Hawaii State Federal Credit Union membership is required.

Federally insured by NCUA

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 - 6:00 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
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Director	Rick Blangiardi
Director	Marion Higa
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Chairman	Stanley Sawai
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Member	Judy Dang
Member	Gordon Fukumoto
Member	Joshua "Josh" Strickler

President & CEO - Andrew Rosen

Federally insured by NCUA

