



**HAWAII STATE**  
FEDERAL CREDIT UNION

*always right by you*

# credit LINES

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## Save Money and the Environment When You Go Solar



Hawaii's clear skies and sunny summer days make for perfect conditions to take advantage of solar power. Homeowners who generate their own electricity through solar photovoltaic (PV) systems may reduce our state's reliance on imported fossil fuels and see savings on their electric bills, too.

But with any large financial investment, you should weigh the costs and benefits before installing a PV system. Consider the following before you go green:

- Can you reduce your energy consumption first?
- What are the tax benefits?
- How will I pay for my PV system?
- How can I prepare my home for PV?

Read our Wallet Wisdom blog to learn more:

[www.HSFCU.com/save-money-and-the-environment-with-solar](http://www.HSFCU.com/save-money-and-the-environment-with-solar)

## Managing Your Money Can Be Fun – and Colorful!

Interact with your budget like never before when you use our free Money Management tool available in Online Banking and the HSFCU Mobile App. It's a fun and intuitive way to track your spending and manage your money!

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

It's free for Hawaii State FCU members, and just one more way we help you take control of your finances around the clock. Log in today to get started!



## Events & Branch Holiday Schedule

For more information on our free seminars and events, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

- July 4 Holiday Closure: Fourth of July
- July 5 Seminar: Understanding Your Credit Score at HSFCU Kaneohe Branch
- Aug. 2 Seminar: Retirement Planning at Hawaii Kai Public Library
- Aug. 17 Holiday Closure: Statehood Day
- Aug. 22 Seminar: Understanding Your Credit Score at HSFCU Kaimuki Branch



## A \$33,000 Donation to Our 'Friends'

Hawaii State FCU donated more than \$33,000 to the Friends of the Library of Hawaii at its Annual Book Sale last month, bringing its total donation to more than \$166,000 since 2013. As title sponsor of the book sale, our Members Preview Night have contributed nearly \$75,000 in additional sales.

We further help the Friends of the Library of Hawaii with pop-up bookstores at our Main and Alii branch with about \$23,000 in proceeds since 2014 going toward Hawaii's public libraries. Thank you for helping us raise money for the Friends of the Library of Hawaii with your purchase of books!

*Caption: Hawaii State FCU presented a check for \$33,333 to Friends of the Library of Hawaii on June 15 at the 71st Annual Book Sale Members Preview Night.*

## New State of Hawaii Payroll System to Affect Direct Deposits

The State of Hawaii is currently implementing a new payroll system that will allow employees to access and update their payroll information through a self-service system, Hawaii Information Portal (HIP).

For questions about the Hawaii Information Portal, visit <http://ags.hawaii.gov/hawaiiipay>.

### IMPORTANT: Information Required to Set Up Direct Deposit:

**Hawaii State FCU Routing Number:** 321379041

**Account Number(s):** Located on your HSFCU statement. Do **NOT** use your member number.

**Account Type:** Savings or Checking

If you need to request your HSFCU account number, payroll distribution account number(s) 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.

Note: Hawaii State FCU and the State of Hawaii are not affiliated with each other.

## Important Notice for Mobile Check Deposit Users

All users of Mobile Check Deposit are now required to include the following restrictive endorsement on the back of the check: **FOR HSFCU MOBILE DEPOSIT ONLY**. Checks that are deposited using mobile check deposit without the restrictive endorsement will not be accepted.



## Important: IRA Withholding Notice

Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Services Call Center at 587-2700 or toll-free at 1 (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.

## View Your Pre-Approved Loan Offers Online or On the Go

Did you know that you can view any available pre-approved loan offers you may have right from your desktop or smartphone? Just log into HSFCU Online Banking or our HSFCU Mobile App to view your pre-approved loan offers.

**ONLINE BANKING** = Click "My Pre-Approved Loan Offers" box.

**MOBILE APP** = Click "View Your Loan Offers" under your Account Summary.

Log in today and see just how easy it is to accept your pre-approved loan offer!

**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 you 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 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](http://www.HawaiiStateFCU.com)

[f/HawaiiStateFCU](#)

\*Coinstar Available

### Board of Directors

Chairman	Ryan Morita
Vice Chairman	Marion Higa
Treasurer	Grant Tanimoto
Secretary	Terrence Aratani
Director	Rick Blangiardi
Director	Kaulana Park
Director	Monica Toguchi Ryan

### 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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