



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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Traveling Soon? Know When to Use Your Credit or Debit Card

Getting ready for a summer vacation and looking for some tips on when it's better to use your credit or debit card? Our Wallet Wisdom blog gives you the rundown on which card is preferable to use when booking hotel or car reservations, needing to access cash from an ATM or wanting to avoid foreign transaction fees. Plus, you'll want to make sure your cards have protection from unauthorized charges and include travel benefits to make for a smooth and stress-free trip.

Also, when traveling we recommend the rule of 3 – pack two credit cards (from different financial institutions) and one debit card. Also, check with your financial institution on all travel-related fees before you leave for vacation.

www.HawaiiStateFCU.com/wallet-wisdom-blog

Take Control of Your Finances with Our Free Online Calculators

Need help managing your budget, comparing loan options or planning for your future? Use our free online calculators to help crunch those numbers.

Find dozens of categories to explore from Budgeting and Saving to Mortgage and Debt calculators.

www.HawaiiStateFCU.com/calculators

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Events & Branch Holiday Schedule

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

- June 11 Holiday Closure: Kamehameha Day
- June 16 Member Movie Day: Incredibles 2 at Consolidated Theatres Kapolei
- June 16 Seminar: Don't Be a Victim of Fraud and Scams at HSFCU Mililani Branch
- July 4 Holiday Closure: Fourth of July
- July 5 Seminar: Understanding Your Credit Score at HSFCU Kaneohe Branch



Love Books at Great Prices? There's a Special Booksale Just for You!

Get first dibs on more than 150,000 donated books at Hawaii State FCU's Members Preview Night at the 71st Annual Friends of the Library of Hawaii Booksale.

Hawaii State FCU Members Preview Night Friday, June 15 from 5 p.m. to 9 p.m. McKinley High School Cafeteria

Aside from books, you'll find CDs, DVDs, comics and manga, and an eclectic selection of donated art. A catalogue of rare and collectible books will also be open for inspection at the sale. All proceeds from the sale go toward the state's 51 libraries.

Hawaii State FCU has been the title sponsor of the Annual Booksale since 2013, donating more than \$133,000 and its Members Preview Nights generating nearly an additional \$75,000 in sales. Pop-up bookstores are also available at our Main Branch and Alii Branch to support the Friends.

The booksale opens to the public on June 16 and runs through June 24. For hours and information, call 536-4174 or visit www.friendsofthelibraryofhawaii.org.

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/hawaiipay>.

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.

Get Credit Union Auto Financing Right at the Dealership!

Remember when purchasing a vehicle used to be an all-day excursion? It probably meant driving to your local auto dealer, finding a car in your favorite color with just the right options, haggling over the price, filling out a lot of paperwork, and going back and forth between the dealer and the credit union with payment in hand. Well now there's a better way! Hawaii State FCU and CUDL (Credit Union Direct Lending) have teamed up to bring you CUDL AutoSMART: the best possible way to make your auto buying experience virtually painless.

Get Your Loan Approved on the Spot

Hawaii State FCU can approve your new or used auto loan while you are at the dealership, and without visiting your credit union branch. It's almost like having a loan officer right at the dealership with you! This program uses Hawaii State FCU's current low auto loan rates and terms when financing your vehicle.

It's as Easy as 1-2-3!

1. Decide on the make and model of the vehicle you want
2. Visit any participating dealership
3. Apply for Hawaii State FCU low-rate auto financing through the CUDL system. Within minutes, you'll have a financing decision.

Once the financing is approved, the dealer receives the credit union's terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Don't worry about the paperwork — through CUDL, Hawaii State FCU and the dealer, it is all taken care of electronically. We are making this convenient service available to alleviate some of the stress that accompanies the auto buying experience and therefore allows you more time to enjoy your new vehicle!



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
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Monday to Friday: 7:30 am - 6:00 pm
Saturday: 9:00 am - 5:00 pm

www.HawaiiStateFCU.com

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*Coinstar Available

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