



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

October 2018 • Volume 40 • Number 10

70 Years of International Credit Union Day!

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. Our “people helping people” philosophy continues to ring true today.



On October 18, as we celebrate International Credit Union Day's 70th anniversary, we can be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

As part of our celebration, we're giving away a trip for 2 to Las Vegas! Enter to win at any Hawaii State FCU branch or online at kumu.com or 1027dabomb.net. Contest ends October 31. Thank you to Vacations Hawaii and Ohana Broadcast.

Learn more about the credit union difference: www.HawaiiStateFCU.com/the-hawaii-state-fcu-difference.

mobile. like you.

Deposit Checks with the HSFCU Mobile App

Save a trip to the branch and deposit checks safely and securely from your smartphone or tablet when you use the HSFCU Mobile App¹. Mobile Check Deposit² is free for Hawaii State FCU members, and you can deposit up to \$3,000 in a 24-hour period.



For a quick how-to video on Mobile Check Deposit, visit www.HawaiiStateFCU.com/mobile-app.

¹ Hawaii State FCU Mobile App is free to all Hawaii State FCU members. An internet-enabled mobile device is required to access Hawaii State FCU Mobile App. Available only for Android™, iPhone® and iPad® devices. iPhone® and iPad® is a trademark of Apple® Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Standard messaging and data usage fees apply. Please contact your carrier for details.

² Mobile Check Deposit feature is available in Hawaii State FCU Mobile App version 4.1.0.0 and higher. For consumer deposit accounts only.

Events & Branch Holiday Schedule

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

- Nov. 6 Holiday Closure: General Election Day
- Nov. 10 Member Movie Day: The Grinch at Consolidated Theatres Koolau
- Nov. 12 Holiday Closure: Veterans' Day
- Nov. 22 Holiday Closure: Thanksgiving Day
- Dec. 6 Seminar: 401(k) Rollovers & Retirement Options at Club View Gardens Recreation Center



Is 'The Grinch' Calling Your Name?

Tickets go on sale October 9 for our final Member Movie Day of 2018 – a private screening of the beloved Dr. Seuss holiday classic “The Grinch.”

November 10, 2018 at 9:30 a.m.
Consolidated Theatres Koolau

Adults: \$5 for Members / \$6 for Non-members
 Children (3-11): \$3 for Members / \$3 for Non-members
 Children 2 and under are free

Limit is 10 tickets per member. To buy tickets visit www.HawaiiStateFCU.com/events.

Call for Nominations for 2019 Hawaii State FCU Board of Directors

We are accepting nominations to fill two positions on our Board of Directors. Each position is for a three-year term and begins in March 2019. Board members serve on a voluntary basis and work with credit union management to establish the general direction and control of the credit union.

Preferred candidates are strategic thinkers with nonprofit, business, or organizational development experience. Candidates should understand the credit union's vision and values, be able to develop relationships, and be willing to assume leadership positions on the Board. In addition, the Board as a whole should reflect diversity of skills, experience and perspective. The Nominations Committee will consider the applicant's ability to commit the required time, ability to serve in an unbiased capacity, and desire to act in the credit union's best interest.

Please contact the Administrative Office for a list of qualifications and to request an application packet. Call (808) 447-8050 on Oahu, or email administration@hsfcu.com, or write Hawaii State FCU, 5th Floor, Attn: Nominations Committee, P.O. Box 3072, Honolulu, HI 96802-3072. We must receive your completed nomination application by 5 p.m. Friday, November 30, 2019. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check.



Member Day Fun at Sea Life Park

Mahalo for attending our Member Day at Sea Life Park last month! We continue to receive great feedback about our Family Event Series, and will continue to offer discounts on movies and other family-friendly events in 2019.

Supervisory Committee Member Account Verification

The Hawaii State FCU's Supervisory Committee is conducting a routine verification of member accounts, in accordance with the National Credit Union Administration's Regulations. Please examine your September 2018 statement carefully. If you find any discrepancies, please report them immediately to:

Supervisory Committee, PO Box 1680, Honolulu, HI 96806-1680

15 MONTH
TERM SHARE
CERTIFICATE

1.90%
APY*

Special limited-time offer. Call or visit any branch.
Oahu: (808) 587-2700 Toll-free: 1 (888) 586-1056

*APY = Annual Percentage Yield. Minimum \$1,000 from another financial institution and a maximum cap of \$50,000 per member. A penalty may be imposed for early withdrawals. Fees may reduce earnings. Term Share will automatically renew at maturity for a 12 Month Term Share at the prevailing dividend rate. Offer not applicable to IRA Term Share or Business Term Share Accounts. APY accurate as of September 1, 2018, and subject to change without notice. Hawaii State Federal Credit Union membership 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	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

Federally insured by NCUA 