



HAWAII STATE

FEDERAL CREDIT UNION

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Enjoy the convenience of managing your money anytime, anywhere right from your smartphone using our Hawaii State FCU Mobile App*. Transfer funds, pay bills, deposit checks, view eStatements, find branches and ATMs, and more. It's easy to use, plus safe and secure for keeping track of all your accounts on the go!

Learn more at www.HawaiiStateFCU.com/mobile-app

Download the Hawaii State FCU Mobile App today!

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

'Pinkalicious' Read Aloud at PBS Hawaii

Thanks to our members who joined us last month for the "Pinkalicious" Read Aloud event at PBS Hawaii! Attendees were treated to a big-screen airing of "Pinkalicious" episodes, storytime with local entertainer Nolan Hong and goody bags for the kids. Hawaii State FCU is the sponsor of the "Pinkalicious & Peterrific" show on PBS Hawaii.



Events & Branch Holiday Schedule

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

Sept. 3 Holiday Closure: Labor Day

Sept. 7 Seminar: Don't Be a Victim of Fraud and Scams at HSFCU Main Branch

Sept. 15 Member Day at Sea Life Park

\$40,000 Available for Investing in Education Teacher Grants

Funding has doubled to \$40,000 for our 2018 Investing in Education grants so more public school teachers will now be able to receive money for classroom supplies!

Available only to classroom teachers in the Department of Education, recipients can use the awarded funds for supplies, books, furniture, electronic equipment or other items deemed necessary to help with learning in the classroom. The dollar value of each grant will vary between \$200 and \$500 and will be determined based on individual need.**

All applications and essays must be postmarked by October 31, 2018. For more details, visit

www.HawaiiStateFCU.com/investingineducation.

**Grant recipients will be selected based on their essay submissions. The dollar value of each grant will vary between \$200 and \$500 and will be determined based on individual need. To be eligible for the Investing in Education Grant, the applicant must be both a classroom teacher in the State of Hawaii Department of Education and a member of Hawaii State Federal Credit Union. Grant funds will be awarded on a first come, first served basis. Essay submissions are limited to one per teacher, per calendar year. All applications and essays must be postmarked no later than 10/31/2018.



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.

Don't Let Criminals Ruin Your Vacation

Identity theft poses extra risks for travelers, and you don't want criminals to ruin your vacation. Below are four tips to protect your privacy when traveling. And a reminder that if you ever become a victim of identity theft, as a Hawaii State FCU consumer checking accountholder you and your household family members may obtain free ID Theft Assistance through CyberScout®. CyberScout is available 24/7 by calling toll-free 1 (844) 228-8970.

For more identity theft tips, visit www.HawaiiStateFCU.com/peace-of-mind-protection.

Protect your privacy when you travel.

Identity theft poses extra risk for travelers.

Don't let criminals ruin your vacation. Four tips to protect your privacy.

- Wallet:** Travel with one or two credit cards and remove extra info and cards.
- Pickpockets:** Wear a hidden money belt or travel wallet for cash, cards and passports.
- Bag tags:** Write your name and phone number but not home address.
- Identity management:** Many insurers, banks, credit unions and employers offer CyberScout identity management services for low or no cost. Call your provider to learn more.

[1] "Avoiding Summer Identity Theft: 5 Must-know Steps," Experian, June 15, 2017. [2] Survey for Experian conducted by Edelman Intelligence, March 2017.

23%

of U.S. consumers know a victim of travel identity theft. [1]

55%

of travel identity victims spend weeks to more than a year working to resolve issues. [2]

Learn more at www.CyberScout.com

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

/HawaiiStateFCU
*Coinstar Available

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