



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

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Congrats to Our Quarter 3 Refer A Friend Winner

Congratulations to Rosalind Soan of Honolulu, our 2018 Quarter 3 winner of our Refer A Friend promotion! Rosalind said the timing couldn't be better and the news was a wonderful surprise. When you refer someone to Hawaii State FCU who becomes a new member, we'll enter you into a drawing to win \$1,500*. The more referrals you make the more entries you earn. Get a Referral Card at any branch or print it online at www.HawaiiStateFCU.com/refer-a-friend.



Caption: Rosalind Soan receives her \$1,500 check from Alli Branch Operations Section Manager Liberta Lee, left, and Branch Manager Roland Ogoshi as the 3rd Quarter winner of our Refer A Friend Program.

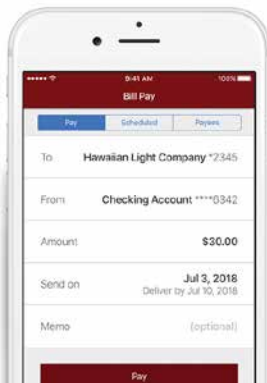
* A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check to be used for travel or as the winner sees fit. Odds of winning any prize depend upon the total number of eligible entries received. No purchase or payment necessary. Go to any branch or call Member Service Call Center for more information.

 **mobile.** like you.

Pay Bills with the HSFCU Mobile App

Paying bills is easy with the HSFCU Mobile App¹. Use Bill Pay to schedule recurring payments for rent, mortgage, utilities or other monthly bills.

For a quick how-to video on Bill Pay, 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® are trademarks 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.

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 Rec Center (Kaneohe)

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.

View Pre-Approved Loan Offers in HSFCU Mobile App

Looking for a loan and want to bypass some of the paperwork normally required to apply? We've made it easy to view your pre-approved loan offers from your smartphone or desktop. Just log onto the HSFCU Mobile App or Online Banking to view any available pre-approved loan offers, which could include low rates for a personal loan, new or used auto loan, Visa® credit card or personal line of credit.

Mobile App users will need to select "More" and click on "My Offers." Online Banking desktop users will see a "My Pre-Approved Loan Offers" box on their home screen. If you don't see an offer today, be sure to check back each quarter.



Protect Yourself from Online Fraud During the Holidays

With the holidays in full swing, fraudsters may be looking to scam you out of money and your identity as well. Beware of these deceptive practices so you can avoid holiday scams and fraud:

- Look-alike websites: Check web addresses for extra letters or misspelled words.
- Phony charities: Be on alert for fake charities that misuse the name of a well-known charity to get contributions sent to them.
- Unusual forms of payment: Be cautious of fake online shopping websites that require payments where you have little chance of recouping your money.
- Free gift cards: Watch out for emails offering free gift cards, which can be a scheme to get your personal information to steal your identity.
- Fake shipping notifications: Beware of bogus emails containing fake shipping information with attachments or links to sites that will download malware on your computer.

For more tips and on how to report online crimes, read our blog at www.HawaiiStateFCU.com/blog/online-fraud-holidays.

The Most Wonderful Time of the Year.

www.HawaiiStateFCU.com/holiday-loan

PERSONAL LOAN
rates as low as
2.99% APR*
for a 1-year term

Borrow Up to \$75,000
Flexible Repayment Terms
Same Day Approval
Apply Today!



HAWAII STATE
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always member-owned, always not-for-profit.
always right by you.

*Offer good from 10/1/2018 to 12/31/2018. APR is for a one-year term loan and it includes a 0.25 percentage point discount for automatic payment from a HSFCU Checking account. Without automatic payment, the APR will be 0.25 percentage points higher. This is the lowest rate available for a one-year term. Your APR will be based on your creditworthiness and may be higher. Payment Example: A loan of \$1,000 with a 2.99% APR will have 12 monthly P&I payments of \$85.01, which includes \$20.10 total interest paid. Offer applies to new HSFCU loans only. Certain terms and conditions apply. Must be a Hawaii resident. Membership in the credit union is required.

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

[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 