



**HAWAII
STATE**
FEDERAL CREDIT UNION

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credit LINES

December 2018 • Volume 40 • Number 12



Win an iPhone XS!

Three lucky members will win an iPhone XS in our iPhone Xmas Giveaway¹ this holiday season!

Members who log into the Hawaii State FCU Mobile App² between December 1 and 31 will be entered to win an iPhone XS, the latest Apple® phone featuring the most powerful chip in a smartphone and a breakthrough dual-camera system with Depth Control.

Only one Mobile App login in December is required to enter. Multiple entries will not be counted.

With our Hawaii State FCU Mobile App you can pay bills, deposit checks, turn on/off your debit card, set transaction alerts and more!

For more information and full sweepstakes rules, visit www.HawaiiStateFCU.com/mobile-apps.

¹ Must log into the HSFCU Mobile App between Dec. 1-31, 2018. Three winners will be selected at random. If more than one member is associated with a member number and that member number is selected as a winner, the winner will be determined by the primary member associated with that member number. Must be at least 18 years or older, a resident of the State of Hawaii, and a member or within the field of membership to be eligible to win. No purchase or payment necessary. To enter without logging in, please see sweepstakes rules, or call (808) 587-2700 or 1 (888) 586-1056 toll-free. Odds of winning depend on the number of entries. iPhone® is a trademark of Apple® Inc., registered in the U.S. and other countries.

² 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

- Dec. 6 Seminar: 401(k) Rollovers & Retirement Options at Club View Gardens Rec Center (Kaneohe)
- Dec. 24 Early closure at 1 p.m.: Christmas Eve
- Dec. 25 Holiday Closure: Christmas Day
- Dec. 31 Early closure at 1 p.m.: New Year's Eve
- Jan. 1 Holiday Closure: New Year's Day

Branches will open at their regularly scheduled times on Dec. 24 and 31 and close at 1 p.m.

Mililani Member Wins Vegas Trip Giveaway

Member Jane Ko of Mililani is heading to Las Vegas for the very first time after learning she won our contest for a Vegas trip for two. It was all part of our International Credit Union Day celebration in October in partnership with Ohana Broadcast and Vacations Hawaii. More than 5,500 people entered to win the trip to the 9th island.

Jane has been a Hawaii State FCU member since 2003! Congratulations Jane, and hope your lucky streak continues!



Caption: Jane Ko is excited to take her first trip to Las Vegas. The odds were in her favor as she was selected as the random winner for the Las Vegas trip for two.

2019 Lowell Kalapa Scholarship Program Starts Next Month

Students next month can start applying for our 2019 Lowell Kalapa Scholarship Program through our convenient online system. Applicants will be judged based on their financial need, academic merit, personal essay, two letters of recommendation and achievements/community service. Any Hawaii State FCU member, or their dependent, seeking a post-high school education can apply. Twenty recipients will be awarded a \$2,000 scholarship.

Applications open on January 1 at www.HawaiiStateFCU.com/scholarships. Deadline to submit a completed application is March 31. For more information, call Jennifer Russo at (808) 447-7044 or email JenniferR@hsfcu.com.



Mahalo for Attending Member Movie Day

The last Member Movie Day of 2018 was held at Ko'olau Consolidated Theatres with a private screening of "The Grinch." Thank you to all our members and their families for turning out and making our Family Event Series a success. Stay tuned for our upcoming Member Movie Days in 2019.



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

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www.HawaiiStateFCU.com/holiday-loan

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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.