



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

February 2019 • Volume 41 • Number 2

## 2019 Board of Directors Election: Vote from February 28 to March 24

One of the great benefits of membership is that you have the opportunity to elect your credit union's Board of Directors. By voting, you take an active role in guiding the future of this institution for years to come.

This year, there are two (2) open seats on the Board of Directors. Candidates receiving the two highest number of votes will be elected to serve a three-year term beginning in March 2019. (Visit [www.HawaiiStateFCU.com/election](http://www.HawaiiStateFCU.com/election) to view candidate bios.) Ballots will be tallied by CUBallot, an independent auditing firm.

**Election Dates:** February 28 to March 24

### Ways to Vote:

- Online – Conveniently vote online at <https://hsfcu.cuballot.com>
- Paper Ballot – Available by request only. Call 1 (888) 997-4502 (toll free); select option 2
- Telephone – Call 1 (888) 997-4502 (toll free); select option 1

For more details on voting, visit

[www.HawaiiStateFCU.com/election](http://www.HawaiiStateFCU.com/election)

*Voters must be 16 years or older and be a Hawaii State FCU member as of December 31, 2018.*

For more information, please contact our Member Service Call Center at 587-8700 (Oahu) or 1 (888) 586-1056 (toll-free).

## Events & Branch Holiday Schedule

For more information on our free seminars and events, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events).

- Feb 18 Holiday Closure: Presidents' Day
- Feb 26 Seminar: Protecting Yourself from Identity Theft at Alii Branch at 5:45 pm

## Attend Our 82nd Annual Meeting

Join us on Saturday, March 30 at 10 a.m. for our 82nd Annual Meeting\* at the Japanese Cultural Center of Hawaii in the Manoa Grand Ballroom.

Registration will begin at 9 a.m. with the business meeting promptly following at 10 a.m. Agenda items include introduction of the 2018 Board of Directors and Supervisory Committee, president's message, adoption of standing rules, Nominations Committee report, 2019 election results and a member forum.

Light refreshments will be served. There is no charge to attend the members-only Annual Meeting.

Reserve your spot at [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

\* Annual Meeting is for MEMBERS ONLY. Please bring a government issued ID (Driver's License, State ID, Passport or Military ID).

## Refer A Friend Winner Receives \$1,500



Patsy Chun receives her \$1,500 check from Hawaii Kai Branch Manager Troy Yoshimura.

Congratulations to Patsy Chun, our final 2018 winner of our Refer A Friend promotion!

We give away \$1,500 each quarter to a member who refers friends and family to join. The more referrals you make, the more entries into the drawing you earn!

Learn more at [www.HawaiiStateFCU.com/refer-a-friend](http://www.HawaiiStateFCU.com/refer-a-friend)

\* A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check. Odds of winning any prize depend upon the total number of eligible entries received.

## Your Online Vote in Our Election Supports Center for Tomorrow's Leaders



For every online vote we receive in our 2019 Board of Directors election, \$5 will be donated to the nonprofit Center for Tomorrow's Leaders (CTL), up to \$10,000!

CTL is in the business of developing young leaders for Hawaii, working to engage, equip and empower Hawaii's youth to become tomorrow's visionary leaders.

Hawaii State FCU has collaborated with CTL over the past year and a half by going directly into the classrooms to teach students about real-life financial topics that are not part of the school curriculum, including basic budgeting, balancing a checking account to learn about the power of saving and what harm debt can do to your credit, as well as financing higher education.

## Congrats to our 3 Lucky iPhone XS Winners!

Three lucky members won a new iPhone XS as part of our iPhone Xmas Giveaway in December. To enter, members needed to log into the HSFCU Mobile App<sup>1</sup> at least once during the month.

With our Mobile App you can pay bills, deposit checks, turn your debit card off and on, transfer funds and more. Learn more at [www.HawaiiStateFCU.com/mobile-apps](http://www.HawaiiStateFCU.com/mobile-apps)

<sup>1</sup>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.



**Bryson Namba-Willing (Pearlridge Branch):** Uses app to check balances and transfer money, and says he uses the app every day.



**Paul Gomes (Kahului Branch), left:** Uses app to view eStatements and transfer funds. He now plans to get rid of his broken Android phone.



**LisaAnn Rodrigues (Kahului Branch), right:** Uses app to deposit checks and pay bills, and calls it the best app because of the convenience.

## Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for one open seat on our Supervisory Committee. The seat carries a three-year term. By volunteering to serve on the Supervisory Committee, you have the opportunity to learn about credit union operations and take an active role in making Hawaii State FCU Hawaii's premier credit union. The Supervisory Committee is responsible for ensuring that the credit union's Board of Directors and management meet required financial reporting objectives and establish practices and procedures to safeguard members' assets.

The Supervisory Committee consists of up to five volunteers and meets on a monthly basis to review various credit union operations.

If you are interested in applying for the open position on the Supervisory Committee, please contact the credit union's Administrative Office at (808) 447-8050 or email [MarilynT@hsfcu.com](mailto:MarilynT@hsfcu.com). Interested members must meet qualifications and submit an application no later than 5 p.m. Friday, March 1, 2019.

## Attend a Complimentary Seminar After Our Annual Meeting

Following our Annual Meeting on March 30, we are offering two complimentary seminars. Both seminars will start promptly at 11:30 a.m. and you do not need to attend the Annual Meeting to attend either seminar.



**Retire on Purpose:** Many people experience a "sugar rush" while enjoying their first few months of newfound freedom in retirement only to experience an emotional "crash" as time wears on. Learn how to create a more meaningful retirement and why it's important to have a solid financial plan. Seminar will be conducted by John Melchor, CFP®, CFS®\* with Jackson National Life Distributors.



**Understanding Medicare:** Whether you're new to Medicare or retiring soon, get answers to your Medicare questions. Learn about Original Medicare and other health care options; Medicare Parts A, B, C and D; costs and deadlines. Seminar will be conducted by Taryn Kumamoto, a licensed independent agent with Premier Benefit Consultants, which is a Medicare insurance brokerage agency.

If you're interested in attending, please register at [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

\*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 CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members. CFS does not provide tax advice. For specific tax advice, please consult a qualified tax professional.

### 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

### 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

For a full list of branches and hours please visit [www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com)

[f/HawaiiStateFCU](https://www.facebook.com/HawaiiStateFCU)



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