



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

March 2019 • Volume 41 • Number 3

2019 Board of Directors Election: Vote Until March 24

Make your voice heard by casting your vote in our 2019 Board of Directors election!

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 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

Paper ballots will be mailed to business entities; an authorized account signatory may execute the ballot on behalf of the entity.

For more details on voting, visit www.HawaiiStateFCU.com/election.

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



CENTER FOR TOMORROW'S LEADERS

Help Us Donate \$10,000 to Center for Tomorrow's Leaders

For every online vote we receive in our 2019 Board of Directors election, \$5 will be donated to the local 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, learning what harm debt can do to your credit, and financing higher education.

Learn more about CTL at <http://centerfortomorrowleaders.squarespace.com>

Events & Branch Holiday Schedule

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

March 26 Holiday Closure: Prince Kuhio Day

March 27 Seminar: Elder Financial Abuse at Main Branch at Noon

March 27 Seminar: First-Time Homebuyer at Kapolei Branch at 7 p.m.

March 30 Seminar: Retire on Purpose or Understanding Medicare at Manoa Grand Ballroom at 11:30 a.m.

Support the Credit Union Food Drive

Hawaii State FCU is joining dozens of companies across Oahu to support the Hawaii Foodbank's 30th Annual Food Drive. **Drop off your canned goods or other nonperishable food donations at any of our Oahu branches until April 12.**

Our goal is to donate ONE TON (2,000 pounds) of food! Earlier this month employees officially kicked off the food drive with their personal canned goods donations. The credit union also made a \$10,000 monetary donation to the Hawaii Foodbank.

The most-wanted items include canned proteins (tuna, chicken), canned meals (stew, spaghetti, chili), canned vegetables, canned fruits and rice.

Thank you for helping us raise awareness about hunger in Hawaii!





Important Information for Tax Refunds

If you plan to electronically deposit your tax refund into your Hawaii State FCU account, please be sure to provide our routing number 321379041 and use your full account number (found on your monthly statement). If you provide your member number, your refund may be delayed or returned to the IRS. Please check your account history to ensure your refund was received.

We've also arranged with TurboTax⁺ to help you with your taxes. Start for free and pay only when you file. Log onto your [Online Banking](#) to get started.

⁺The Credit Union alerts members to discounts, products and services offered by third parties that members may find useful, but the Credit Union is not responsible for third-party products and services.

Scholarship Applications Due March 31

March 31 is the deadline to apply for our 2019 Lowell Kalapa Scholarship Program. We are awarding 20 students a scholarship for \$2,000 to be used for the 2019-2020 school year.

Applicants are judged 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 may apply.

Apply at www.HawaiiStateFCU.com/scholarship

82nd Annual Meeting on March 30

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 following promptly 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.

Bentos will be served and there will be door prizes. There is no charge to attend the members-only Annual Meeting.

Reserve your spot at 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).

Attend a Complimentary Seminar After 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. 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.

*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

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