



**HAWAII
STATE**

FEDERAL CREDIT UNION

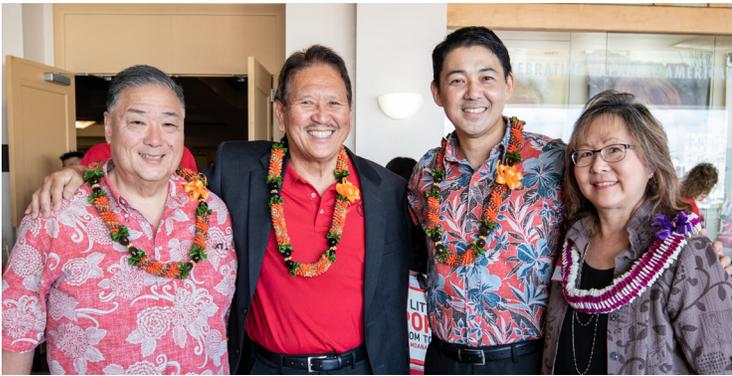
always right by you

credit LINES

May 2019 • Volume 41 • Number 5

Thank You for Attending Our 82nd Annual Meeting!

Mahalo for attending our 82nd Annual Meeting on March 30 at the Manoa Grand Ballroom at the Japanese Cultural Center of Hawaii. We had a great turnout and following the meeting, members also got to choose from attending a complimentary seminar on retirement or Medicare. We hope to see you again next year!



Congrats to 2019 Board of Directors

Thank you for voting in our 2019 Board of Directors election and making your voice heard! The winners were announced at the Annual Meeting and congratulations go to Marion Higa and Grant Tanimoto, who have been re-elected to serve three-year terms. The pair received the two highest amount of votes in the three-way race.

Reappointed vice chair of the board, Higa has been a member of the credit union for more than 40 years and served as state auditor for the State of Hawaii before retiring in 2012. Tanimoto, a credit union member for 39 years and board member since 2013, has been reappointed treasurer of the board. He is a retired private practice attorney and former state employee.

Board members continuing their terms in 2019 include Terrence Aratani, Rick Blangiardi, Chairman Ryan Morita, Kaulana Park and Monica Toguchi Ryan.

View our 2018 Annual Report online
www.hawaiistatefcu.com/annual-reports

Events & Branch Holiday Schedule

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

May 8 Seminar: Don't Get Buried by Funeral Costs at Pearlridge Branch at 6:30 p.m.

May 9 Seminar: First-Time Homebuyer at Kaneohe Branch at 7 p.m.

May 27 Holiday Closure: Memorial Day

Visit Our New Kahului Branch

The Kahului Branch has relocated to Puunene Shopping Center at 140 Hookele Street, Unit 230. We're now double the size and have lots of parking! There's an ATM both inside and outside the branch to do bulk check and cash deposits. New branch hours are Monday through Friday from 8 a.m. to 5 p.m. and Saturdays from 9 a.m. to 1 p.m.

Please stop by and get details on our grand opening specials, good through May 31.

Kaneohe Retiree Wins \$1,500



Shauna Tsuha, right, receives her \$1,500 check from Kaneohe Branch Senior Financial Services Specialist Karen Owan.

Congratulations to Shauna Tsuha, our first 2019 quarterly winner of our Refer A Friend promotion! Shauna, a recent retiree and HSFCU member since 2009, opened savings accounts for her six grandchildren to teach them the importance of saving money at a young age.

When you refer someone to Hawaii State FCU and they become a new member, we'll enter you into a drawing to win \$1,500*. Get a Referral Card at any branch or print it online at

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.



Roland Ogoshi

**Branch Manager
Feature of the Month**

Branch: Alii

Years with HSFCU: 38

Do You Know? Alii team combined has 150+ years of service

Fun Fact: Big fan of rock music!

Manage Your Money with the HSFCU Mobile App

Life moves fast, and managing your money should be done when it's most convenient for you. Do you know that our free HSFCU Mobile App¹ can make it easy to stay on top of your accounts while on the go? Here are four features to take advantage of today:



Mobile Check Deposit²: Deposit checks using the camera on your mobile device. You can deposit up to \$3,000 in a 24-hour period.



Debit Card Controls: Turn your debit card on or off, set alerts and/or block your transactions by merchant type, transaction type and spend limits.



Live Chat: Chat real-time with a Member Service representative six days a week without waiting on hold on the phone.



eStatements: View up to 12 months of statements.

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

¹ Mobile Banking is free to all Hawaii State FCU Online Banking members. An internet-enabled mobile device is required to access Hawaii State FCU Mobile Banking App and Website. You must be enrolled in Online Banking to access Mobile Banking. Mobile Check Deposit available in Mobile Banking App version 4.1.0.0 and higher.

² Mobile check deposit available for consumer deposit accounts only.

Raising the Bar on Savings Interest Rates

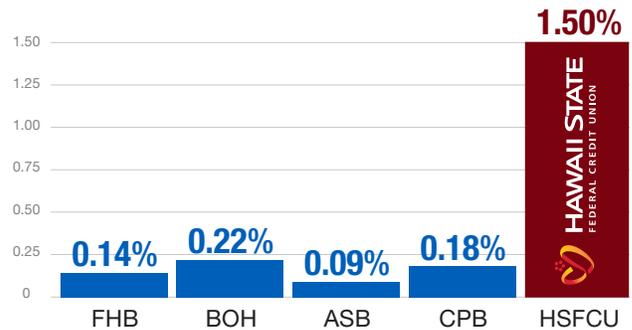
To help our members maximize their earnings potential, we've introduced a savings account called **Relationship MAX**. This high-yield liquid account pays an impressive 1.50% Annual Percentage Yield* at the highest tiers – up to 10 times more than what other local banks are currently paying.

You may be asking yourself how we're able to offer such high deposit rates and still remain a successful business. For one, as a member-owned financial cooperative, we are not accountable to shareholders and are able to do what's best for our member owners. We are happy to return our profits back to you in the form of higher savings returns and lower loan rates. Most importantly, we are simply guided by the belief that this is the right thing to do.

as high as **1.50%** APY*
Relationship MAX
Savings Account

COMPARISON OF SAVINGS ACCOUNT APYs

Based on the average of the highest published savings APY on \$50,000 for the four largest banks in Hawaii as of April 1, 2019.



* The Relationship Max Annual Percentage Yield (APY) on daily balances of \$50,000 or more is 1.50%. For daily balances between \$0 and \$24,999, the APY is 0.05%; for daily balances between \$25,000 and \$49,999, the APY is 0.10%. When a particular daily balance range is met, the rate will apply to the full balance in the account. Other accounts and terms are available. For example, our Regular Share account has an APY of 0.25% for all balances. Contact us to help determine which account may be best for you. APYs are current as of 4/1/2019 and may change at any time. Relationship Checking is required for Relationship Max. Minimum to open a Relationship Max account is \$2,500. Certain terms and conditions apply. Must be a Hawaii resident. Membership in the Credit Union is required.

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
CEO & President	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

f/HawaiiStateFCU



Federally insured by NCUA