



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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Note: These are only renderings of the Salt Lake Branch.

New Salt Lake Branch Coming Soon!

As membership continues to rapidly climb, our newest branch at Salt Lake Shopping Center is scheduled to open later this summer featuring first-in-Hawaii technology designed to enhance the member experience. New Interactive Teller Machines will allow you to access all your accounts, make loans payments and transfer funds (similar to Online Banking) while giving you the ability to cash checks, withdraw cash in multiple denominations and deposit up to 50 checks at a time (similar to an ATM). New "Touch Tables" will provide a virtual look at our products and services and they can conveniently email the information to you. *Regardless of how you choose to do your transactions, our friendly staff will be there to assist or discuss your bigger financial goals.*

The Salt Lake Branch will have convenient Saturday hours, providing a new weekend option for members living between our Pearlridge and Kaimuki branches.

For updates on the Salt Lake Branch, visit www.HawaiiStateFCU.com/salt-lake.

Events & Branch Holiday Schedule

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

- July 4 Holiday Closure: Fourth of July
- July 11 Seminar: Planning for Long-Term Care at Kaneohe Branch at 6:30 p.m.
- July 20 Member Movie Day: 'The Lion King' at Consolidated Ward at 9:30 a.m. (Sold Out)
- July 24 Seminar: First-Time Homebuyer at HSFCU Main Branch at 5:30 p.m.
- July 27 Seminar: Understanding Your Credit Score at Mililani Branch at 2 p.m.
- August 7 Seminar: First-Time Homebuyer at HSFCU Pearlridge Branch at 6:30 p.m.



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Doing Right By Your Business

Are you or do you know a small business owner who could use some extra money to expand or grow their company? We are proud to announce our first ever **Small Business Grant Program** in which up to two Hawaii small businesses have the opportunity to walk away with up to \$5,000 each in free funding.

"We understand many of the challenges our small businesses face, especially in Hawaii, and lack of capital probably tops the list," said Carol Higa, Executive Vice President of Consumer and Business Lending. "These grants are a way for small businesses to focus on their growth opportunities and align with our member promise to be Right By You, or in this case, Right By Your Business."

Businesses must have been in operation for at least one year, and the business or its owner must have been a Hawaii State FCU member in good standing for at least one year. The grant money must be used toward business expansion or growth. For more details on eligibility requirements or to download a grant application, visit www.HawaiiStateFCU.com/business-grants. Applications are due by August 30, 2019.

Important: IRA Withholding Notice

Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Service Call Center at 587-2700 or toll-free at 1 (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.



HSFCU
BITE\$ ON A BUDGET

Looking for easy-to-make meals all for under \$20? We've got some tasty recipes that'll leave your mouth watering and won't break your wallet!

www.HawaiiStateFCU.com/blog

15 MONTH
TERM
SHARE
CERTIFICATE

1.75% APY*

*APY = Annual Percentage Yield. Minimum \$1,000 from another financial institution and a maximum cap of \$50,000 per member. A penalty may be imposed for early withdrawals. Fees may reduce earnings. Term Share will automatically renew at maturity for a 12 Month Term Share at the prevailing dividend rate. Offer is not applicable to IRA Term Share or Business Term Share Accounts. APY is accurate as of June 1, 2019, and is subject to change without notice. Hawaii State Federal Credit Union membership is required.

Federally insured by NCUA



Jessica Baricua

Branch Manager Feature of the Month

Branch: Kapolei

Years with HSFCU: 5 years

Do You Know? Staff plans an annual team trip on their own time and dime – traveling to Disneyland and Vegas a few times!

Fun Fact: Has an identical twin

Stay a Step Ahead of Hackers

Cybercrimes are becoming more commonplace and sophisticated. But while cyberfraud is on the rise, so is the fight against it. To help keep your financial accounts out of the hands of hackers, here are 5 tips from our partner at CyberScout for making your passwords less easy to breach:

1. **Create “strong” passwords** for all your financial, email and online retail accounts. The passwords should have numbers, upper- and lower-case letters and symbols. Avoid using your first or last name as a user ID.
2. **Use different passwords** for all your accounts. If a hacker cracks one password, he won't have access to others.
3. **Never use** for a password the last four digits of your Social Security number, your maiden name, date of birth, middle name, child's name, pet's name or anything else easily discovered or guessed.
4. **Change your passwords regularly.**
5. **Memorize all passwords** or store them in a secure location. Don't record them on anything you carry with you — including your cell phone.

If you experience fraud or identity theft, receive unlimited access to resolution assistance from CyberScout's fraud investigators who will guide you until your identity is restored. ID Theft Assistance is free for HSFCU consumer checking accountholders. Learn more about protecting yourself online at www.hawaiistatefcu.myideducation.com.

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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

