



HAWAII STATE

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HAWAII STATE

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Lowell Kalapa
Scholarship Program

Scholarship Program Accepting Applications Beginning November 15

Applications for Hawaii State FCU's 2020 Lowell Kalapa Scholarship Program will be accepted beginning November 15. Established in 1996, the Lowell Kalapa Scholarship Program has awarded more than \$700,000 in scholarship money to Hawaii's best and brightest students. Twenty deserving recipients will each receive a \$5,000 scholarship to further their education.

This year, the Hawaii Community Foundation will administer our scholarship program. The deadline to submit completed applications and all supporting materials is Friday, January 31, 2020 at 4 p.m. Hawaii Standard Time. For more information on the 2020 Lowell Kalapa Scholarship Program and how to apply, visit www.HawaiiStateFCU.com/scholarship.

Events & Branch Holiday Schedule

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

- November 11 Holiday Closure: Veterans' Day
- November 28 Holiday Closure: Thanksgiving Day
- November 30 Member Movie Day: Frozen 2 at Consolidated Kapolei



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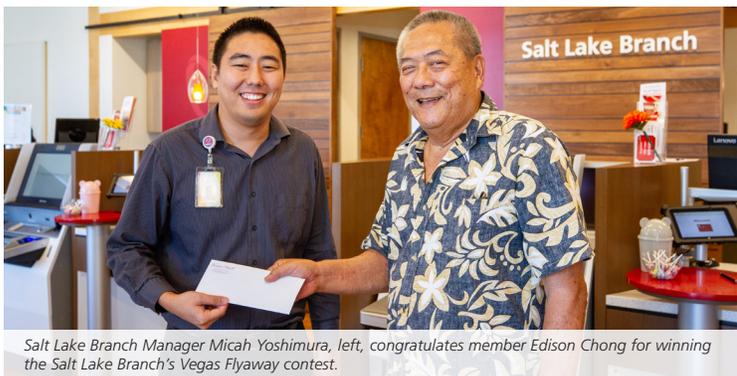
Tap and pay. Be on your way! Make purchases with your Hawaii State FCU Visa® credit or debit card right from your smartphone.

Enjoy the convenience of making purchases simply by tapping your smartphone at checkout. Adding your Hawaii State FCU credit or debit card to your digital wallet is quick and easy. Hawaii State FCU credit and debit cards can be added on Apple Pay, Google Pay, and Samsung Pay.

Plus, digital wallets provide an added layer of security when making purchases. Your physical card number is not stored on your device or shared with merchants. Transactions are authenticated with your fingerprint, face ID or passcode.

Just like when using your physical credit or debit card, securing your digital wallet is equally important. Make sure that your mobile device is secure, to protect the digital wallets or payment apps on your device. That includes locking the screen with a strong password or PIN or biometric authentication (fingerprint, facial recognition, etc.). You should also protect the wallet/app itself with a password or PIN or biometric authentication.

To learn more about using your digital wallet, visit www.HawaiiStateFCU.com/digital-wallet.



Salt Lake Branch Manager Micah Yoshimura, left, congratulates member Edison Chong for winning the Salt Lake Branch's Vegas Flyaway contest.

Salt Lake Member Wins Vegas Flyaway

To celebrate the grand opening of our Salt Lake location, Hawaii State FCU held a Vegas Flyaway contest at the branch. Edison Chong, a member since 2006, was the lucky winner of a trip for two to Las Vegas courtesy of Vacations Hawaii! Saying that he was "totally surprised" by winning, Edison plans to travel to Las Vegas with his wife to spend quality time with family. "Our daughter actually lives in Vegas, so we'll be using the trip as an opportunity to see her," he said as he accepted the prize.

Meet Our Lucky Quarter 3 Refer a Friend Winner

Congratulations to Kamalani, a member since 2018. When you refer someone to Hawaii State FCU who becomes a new member, we'll enter you into a drawing to win \$1,500*. The more referrals you make the more entries you earn. 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 to be used for travel or as the winner sees fit. Odds of winning any prize depend upon the total number of eligible entries received. No purchase or payment necessary. Go to any branch or call our Call Center for more information.



Kamalani Ganai, third from left, receives her \$1,500 check at the Pearlridge Branch as the 3rd Quarter winner of our Refer a Friend program. Also pictured with Kamalani is, from left, Teller Supervisor Love Fonseca, Laolao Tialavea, Jr., and future Ewa Beach Branch Manager J.R. Balmiero.



Derek Kokubun

Branch Manager Feature of the Month

Branch: Kaneohe

Years with Hawaii State FCU:
13 years

What is Special About His

Branch: We understand the importance of relationship banking and embrace the service standard expected by our "Always Right By You" culture.

Fun Fact: I rode a train for the first time two years ago from Edinburgh to London. I was so excited, I talked the entire trip, even though my wife and in-laws wanted to nap!

Call for Nominations for 2020 Hawaii State FCU Board of Directors

We are accepting nominations to fill three positions on our Board of Directors. Each position is for a three-year term and begins in March 2020. Board members serve on a voluntary basis and work with credit union management to establish the general direction and control of the credit union.

Preferred candidates are strategic thinkers with nonprofit, business, or organizational development experience. Candidates should understand the credit union's vision and values, be able to develop relationships, and be willing to assume leadership positions on the Board. In addition, the Board as a whole should reflect diversity of skills, experience and perspective. The Nominating Committee will consider the applicant's ability to commit the required time, ability to serve in an unbiased capacity, and desire to act in the credit union's best interest.

Please contact the Administrative Office for a list of qualifications and to request an application packet. Call (808) 447-8050 on Oahu, or email administration@hsfcu.com, or write Hawaii State FCU, 5th Floor, Attn: Nominating Committee, P.O. Box 3072, Honolulu, HI 96802-3072. We must receive your completed nomination application by 5 p.m. Friday, November 29, 2019. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check.

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*Offer good from 10/1/2019 to 12/31/2019. 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 point 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 \$84.69, which includes \$16.27 total interest paid. Offer applies to new HSFCU loans only. Certain terms and conditions apply. Must be a Hawaii resident. Credit union membership required. Contact us for eligibility.

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

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