



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

February 2020 • Volume 42 • Number 2

2020 Board of Directors Election: Vote from February 20 to March 15

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 three (3) open seats on the Board of Directors. Candidates receiving the three highest number of votes will be elected to serve a three-year term beginning March 2020. (Visit www.HawaiiStateFCU.com/election to view candidate bios). Ballots will be tallied by CUBallot, an independent auditing firm.

Election Period: February 20 to March 15

Ways to Vote:

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

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, 2019.

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

Events & Branch Holiday Schedule

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

Feb 17 Holiday Closure: Presidents' Day

March 1 Member Day at Maui Ocean Center

Attend Our 83rd Annual Meeting

Join us on Saturday, March 21 at 10 a.m. for our 83rd 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 2019 Board of Directors and Supervisory Committee, president's message, Nominations Committee report, 2020 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

* 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



Kevin Nakaue receives his \$1,500 check from Kaimuki Branch Manager Kathy Ishiro.

Congratulations to Kevin Nakaue, our final 2019 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

* 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.

Cast Your Vote Online to Support Aloha United Way



Aloha United Way



CREATING CHANGE

For every online vote we receive in our 2020 Board of Directors election, \$5 will be donated to the Aloha United Way. Cast your vote online, and Hawaii State FCU will donate \$5 for every vote up to \$10,000!

Aloha United Way's mission is to bring resources, organizations and people together to advance the health, education and financial stability of every person in our community. Recently celebrating its 100th anniversary, the organization currently supports more than 300 nonprofit organizations and through these independent agencies supported 920,000 service encounters during the past year for families and individuals in need.

Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for two open seats on our Supervisory Committee. Each 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 one of the open positions on the Supervisory Committee, please contact the credit union's Administrative Office at (808) 447-8050 or email MarilynT@hsfcu.com. Interested members must meet qualifications and submit an application no later than 5 p.m. Friday, February 28, 2020.

Attend a Complimentary Seminar After Our Annual Meeting

Following our Annual Meeting on March 21, we are offering a complimentary seminar. The seminar will start promptly at 11:30 a.m. and you do not need to attend the Annual Meeting to attend the seminar.



Planning a Long Term Care Strategy

With life expectancies increasing, more individuals and families than ever before are now having to think about elder care planning. Who will handle your physical, personal and financial affairs as you age? Who will be an advocate for your care? It is an important subject that many families avoid discussing until it's too late. Learn more about preparing a long term care strategy now,

different situations to consider when creating your plan and planning resources available to you. Seminar will be conducted by Shawn Britt, CLU, CLTC, Director, Long-term Care Initiatives, Advanced Consulting Group for Nationwide Financial.

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.



Troy Yoshimura

Branch Manager Feature of the Month

Branch: Hawaii Kai Branch

Years with Hawaii State FCU:
13 years

What makes the Hawaii Kai Branch unique? We're the only credit union on the eastern side of Oahu with a "million dollar" ocean view!

Fun Fact: Aside from spending time with my 12 and 9 year olds, I love to play golf!

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

Your Opinion Counts

We value your opinion. In order to improve the service we provide to members, Market Trends Pacific, Inc. may call you within 48 hours after you receive a service. Your participation is voluntary and no personal information will be asked of you.

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

f/HawaiiStateFCU



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