



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

April 2020 • Volume 42 • Number 4



## Important Notice for Members

At Hawaii State FCU, we greatly value the health, safety and well-being of our members, employees and community. We have been carefully monitoring recent developments surrounding the coronavirus (COVID-19) and its impact in Hawaii. To keep you informed, we have created a resource page on our website, where you can find the following information:

- Latest updates on branch and credit union operations in response to COVID-19
- How to remain financially prepared
- How to access Hawaii State FCU's services at home and on-the-go
- Tips to defend against the spread of illness

Please bookmark this page, as we will post updates as the situation develops: [www.HawaiiStateFCU.com/updates](http://www.HawaiiStateFCU.com/updates)

We are also asking everyone to help us follow best practices to stop the spread of germs, especially to protect those in our community who are most vulnerable. If any of the items below apply to you, we ask that you please avoid visiting our branches:

- Fever of 100+ degrees in the past 24 hours
- Onset of flu-like symptoms in the past 5 days
- Any out-of-state travel in the past 14 days
- Been on a cruise ship in the past 14 days
- Had contact with a person with COVID-19 in the past 14 days

Online Banking and the HSFCU Mobile App are available 24/7 to access accounts on-the-go. In addition, many transactions can also be completed by calling our Member Services Call Center at 587-2700 or toll-free 1 (888) 586-1056.

As part of our commitment to taking proactive measures to minimize the risk of spreading illness in our community, we have also made the difficult decision to cancel many of our upcoming events and seminars. We will continue to provide members with addition information as it becomes available. Thank you for your understanding.

## Events & Branch Holiday Schedule

For more information, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events).

April 10 Holiday Closure: Good Friday

**Please note:** All seminars and Member events scheduled for April have been canceled. We apologize for the inconvenience.

## Changes to Branch Operations

To minimize health and safety risks we are making changes to our branch operations. These changes will allow us to proactively encourage social distancing and help maintain appropriate staffing to continue providing important financial services to our members.

The following branches will be **CLOSED** until further notice:

- Halekauwila Branch
- Ewa Beach Branch (vestibule available only)
- Hawaii Kai Branch
- Pearlridge Branch (vestibule available only)
- Salt Lake Branch

The following branches will remain **OPEN** and will offer extended hours:

**Monday-Friday: 8:00 a.m.-6:00 p.m.**  
**Saturday: 9:00 a.m.-5:00 p.m.**

- Alii Branch
- Kaimuki Branch
- Kaneohe Branch
- Kapolei Branch
- Mililani Branch

Our Kahului Branch will also remain **OPEN** during their normal business hours.

During this time, shared branching will only be available to Hawaii State FCU members. We encourage members to go online to open new accounts or apply for a loan. In-branch services such as new accounts, loans, investments, wire transfers, safe deposit box and notary will be **by appointment only**. To schedule an appointment, please call our Member Service Call Center at 587-2700 or toll-free 1 (888) 586-1056. ATMs at all branch locations will remain available.

Branch operations and hours may change as the situation develops. Please visit [www.HawaiiStateFCU.com/updates](http://www.HawaiiStateFCU.com/updates) frequently for the latest information.

## Protect Yourself from Tax Refund Fraud

For many taxpayers, expecting a tax return can be a big relief. However, if you become the victim of tax identity theft, the wait to receive your refund could drag on for almost a year. For more information on tax-related identity fraud, tips on protecting your personal information, and resources and steps to take if you become a victim of identity theft, visit our Wallet Wisdom Blog: [www.HawaiiStateFCU.com/blog/preventing-tax-identity-theft](http://www.HawaiiStateFCU.com/blog/preventing-tax-identity-theft)

All Hawaii State FCU members with consumer checking accounts (including their household members) can obtain free identity theft assistance and resolution assistance through CyberScout®\*. For 24/7 help resolving identity theft or to proactively manage your identity, call a CyberScout fraud specialist toll-free at 1 (844) 228-8970 or visit [www.HawaiiStateFCU-idtheft.com](http://www.HawaiiStateFCU-idtheft.com)

\* Hawaii State FCU is not responsible for CyberScout's services.

## Member Day at Maui Ocean Center

Thank you to everyone who joined us at our Member Day at the Maui Ocean Center on March 1! More than 100 members and their families spent the morning exploring the Center's large aquariums, interactive exhibits, and new Humpbacks of Hawaii movie and sphere.



## April is Financial Literacy Month



Hawaii State FCU is committed to helping to build financially confident communities and giving our members the tools make smart financial decisions through their lives. One of the ways we do this is by providing financial education resources for our community at [www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com).

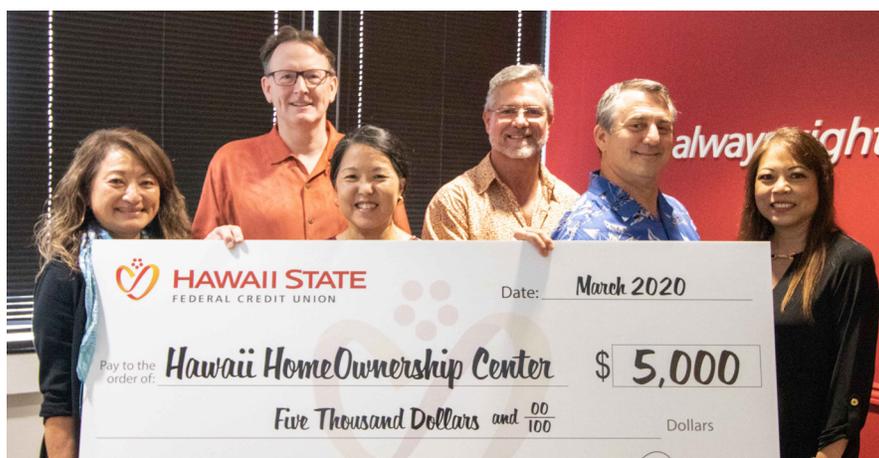
- **eLearning Modules:** Get the knowledge you need with interactive learning on topics such as managing your credit and preparing for retirement
- **Financial Calculators:** Take the guesswork out of how much a loan payment will be or how much your accounts can earn in interest
- **Wallet Wisdom Blog:** Find tips and pointers on saving money improving your credit score and much more

Learn cool facts, gain a little financial knowledge and join us in celebrating Financial Literacy Month this April!

## Hawaii State FCU Donates \$5,000 to HHOC

Hawaii State FCU recently donated \$5,000 to the Hawaii HomeOwnership Center (HHOC) to support its mission to provide education and information to create successful first-time homeowners in Hawaii.

As strong advocates of financial literacy and providing our members with the tools and resources to make smart financial decisions, Hawaii State FCU applauds HHOC's efforts to be a source of education and guidance to Hawaii's families and new homeowners.



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### Supervisory Committee

Chairman	Stanley Sawai
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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](http://www.HawaiiStateFCU.com)

[f/HawaiiStateFCU](https://www.facebook.com/HawaiiStateFCU)  
 Available to Hawaii residents only  
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