



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

March 2020 • Volume 42 • Number 3



## A Message from Board Chair Ryan Morita

On behalf of the Hawaii State FCU Board of Directors, I would like to invite all of our members to join us at our 83rd Annual Meeting on Saturday, March 21 at the Japanese Cultural Center.

As a member-owner, this meeting is a unique opportunity to hear first-hand about the decisions being made to determine the direction and future of Hawaii State FCU. You will also be able to meet your Board of Directors, hear the results of our recent Board Elections, and learn more about matters affecting the credit union and financial industry. If you have questions or concerns about the credit union, you will also have the opportunity to have your voice heard during our Member Forum.

As Board Chair, I value the Annual Meeting as an opportunity to meet and hear from our members. Knowing what topics matter to you ensures that our credit union leadership focuses on the right things and that we continue to be *always right by you*. I hope to see you on March 21!

## 83rd Annual Meeting\*

Saturday, March 21 at 10 a.m.  
Japanese Cultural Center of Hawaii – 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 and prizes awarded.

There is no charge to attend the members-only Annual Meeting. Reserve your spot at  
[www.HawaiiStateFCU.com/events](http://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).

## Events & Branch Holiday Schedule

For more information on our free seminars and events, visit  
[www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events).

- March 1 Member Day at Maui Ocean Center
- March 21 Seminar: Planning a Long-Term Care Strategy at Manoa Grand Ballroom at 11:30 a.m.
- March 26 Holiday Closure: Kuhio Day
- March 31 Seminar: First Time Homebuyer at Kaneohe Branch at 7 p.m.

## 2020 Board of Directors Election: Vote from February 20 to March 16

One of the great benefits of membership is that you have the opportunity to elect your credit union's Board of Directors. 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](http://www.HawaiiStateFCU.com/election) to view candidate bios). Ballots will be tallied by CUBallot, an independent auditing firm.

**Election Period:** February 20 to March 16

### 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](http://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 587-2700 (Oahu) or toll-free 1 (888) 586-1056 from the Neighbor Islands.





Lorine Akiyoshi

**Branch Manager**  
Feature of the Month

**Branch:** Mililani Branch

**Years with Hawaii State FCU:**  
Over 25 years

**What I Love Most About**

**My Branch:** Our members are loyal, generous and friendly. The employees know many by name and have helped build a very stable member base.

**Fun Fact:** Family and faith make up who I am and I hope my life reflects that! Hawaii State FCU was my very first “real job” after graduating from business college. I didn’t know what a credit union was at the time but learned quickly about the “people helping people” philosophy!

**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](http://www.HawaiiStateFCU.com/events)

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**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](http://www.HawaiiStateFCU.com/blog)



**Ewa Beach Member wins Vegas Flyaway**

In celebration of the grand opening of our new Ewa Beach location, we recently held a Vegas Flyaway contest at the branch for a trip for two to Las Vegas, courtesy of Pacific Media Group and Vacations Hawaii. Congratulations to our winner, Chhoon Ke, who became a Hawaii State FCU member earlier this year! She said she was surprised and excited to find out she won. We wish Chhoon the best on her Vegas trip!

**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](http://www.HawaiiStateFCU.com)

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