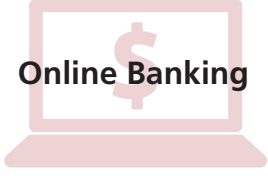



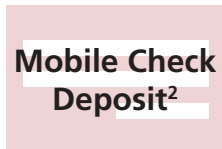


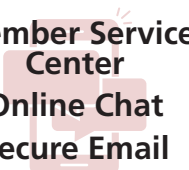


Hawaii State FCU Services Access Guide

We're always here for you. Here's a convenient Access Guide for your quick reference to make managing your money easier while at home.

I NEED TO...	WHAT I NEED	HOW TO ACCESS
Access my accounts and check my balances from home	 Online Banking	Get started with Online Banking by visiting www.HawaiiStateFCU.com/online-banking , select "Enroll Today" and complete the online form to sign up. You will need to provide information like your member number, social security number, and birthdate to verify your identity.
Pay bills online	 Online Bill Pay	Enrollment in Bill Pay is required to access bill pay services. Once you sign up for Online Banking, simply click on the "Sign up for payments" button on the home screen and complete the form to enroll in this feature. Or, sign up for Bill Pay on our Mobile App. It's quick and easy.
Open a new account	 Online Account Opening	Visit www.HawaiiStateFCU.com and click on "Open Account" to start the process of opening a new account online. Or call our Member Services Center at (808) 587-2700 or toll-free 1 (888) 586-1056 for assistance.
Access my accounts on my smartphone	 HSFCU Mobile App¹	Download the HSFCU Mobile App for free from the Google Play or Apple Store. Transfer funds, manage your money, pay bills, deposit checks, and more.
Deposit a check remotely	 Mobile Check Deposit²	Download the HSFCU Mobile App, click the "Check Deposit" feature and follow the instructions to deposit checks without visiting the branch.
Check my account or balances by phone	 PrivateLine Bank-By-Phone	Available 24-hours a day – (808) 536-7717 or toll-free 1 (888) 557-6830.
Find an ATM	 Locations Page	Find a list of available ATMs on our website: www.HawaiiStateFCU.com/locations . Beginning April 1, 2020, the credit union will temporarily waive ATM surcharge fees from Hawaii State FCU ATMs. Hawaii State FCU members may also make surcharge-free withdrawals at all Bank of Hawaii ATMs.
Speak to someone	 Member Service Center Online Chat Secure Email	Have a question? We offer a number of ways to reach us. By Phone: (808) 587-2700 or toll-free 1(888) 586-1056 Live Chat: Available on our Online Banking and HSFCU Mobile App Secure Email: Available through Online Banking

See second page for Digital Services Comparison Chart.

HSFCU Digital Services Comparison Chart

Services	 Consumer Online Banking	 Business Online Banking	 HSFCU Mobile App ¹	 HSFCU Smart Watch App ¹
Account Balances	✓	✓	✓	✓
Account History	✓	✓	✓	✓
Alerts and Notifications	✓	✓	✓	✓
Apply for a Loan	✓		✓	
ATM and Branch Locations	✓	✓	✓	✓
Bill Pay	✓	✓	✓	
Chat Support	✓	✓	✓	
Check Deposit	✓		✓	
Check Reorder	✓	✓		
Check Stop Payment	✓	✓	✓	
Customized Debit Card	✓	✓	✓	
Debit Card Controls	✓	✓	✓	
Debit Card Rewards	✓	✓	✓	
Email Support	✓	✓	✓	
Email/Address/Phone Change	✓	✓	✓	
eStatements	✓	✓	✓	
External Funds Transfer	✓	✓		
HSFCU Credit Card	✓	✓	✓	
Investment Services	✓			
Money Management Tool	✓	✓	✓	
My Offers (Pre-approved Loan)	✓		✓	
One Time/Scheduled Transfers	✓	✓	✓	
Open a New Account	✓		✓	
Quick Balance View	✓	✓	✓	✓
Account History Download	✓	✓		
Shared Online Access	✓	✓		
Text Banking	✓	✓		✓

¹Hawaii State FCU Mobile App is free to all Hawaii State FCU members. An internet-enabled mobile device is required to access Hawaii State FCU Mobile App. Available only for Android™, iPhone® and iPad® devices. iPhone® and iPad® is a trademark of Apple® Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Standard messaging and data usage fees apply. Please contact your carrier for details.

²Mobile Check Deposit feature is available in Hawaii State FCU Mobile App version 4.1.0.0 and higher. For consumer deposit accounts only.