



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

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Support Hawaii State FCU's Fight Against Hunger

Beginning later this month, Hawaii State FCU will be holding a credit union-wide food drive, benefiting the Hawaii Foodbank. In addition to employee participation, **we invite our members to donate canned and nonperishable food during our Food Drive**

period – July 20 to August 8, 2020 – at any our branches.

Canned or nonperishable goods donated to our Kahului Branch will benefit the Maui Food Bank. Our goal is to donate a total of 1,000 pounds of food!

The Foodbank's most needed items include canned proteins, such as tuna or chicken; canned meals such as stews, spaghetti and chili; canned vegetables or fruits; and bags of rice.

During these challenging times, hunger and food insecurity are affecting island families more than ever. Thank you for helping us raise awareness about hunger in Hawaii!

Events & Branch Holiday Schedule

For more information, visit www.HawaiiStateFCU.com/events

- July 3 Holiday Closure: Independence Day
- July 4 Holiday Closure: Independence Day
- July 29 Webinar: Managing Debt at 12:00 p.m.

Join Us for a Free Financial Webinar

Hawaii State FCU is pleased to announce that after several months of cancellations due to COVID-19, we will be resuming our free financial education seminars in an online format!

Topics will range from learning the basics of putting together a budget, purchasing a home, preparing for retirement, and more. For a list of upcoming seminars and to sign up, please visit www.HawaiiStateFCU.com/events.



Enjoy Contactless Checkout Convenience with Your Digital Wallet

Make those quick trips to the market even faster with the convenience and safety of making purchases simply by using your smartphone at checkout when you see the Apple Pay™, Google Pay™, and Samsung Pay logos at participating merchants*.

Not only is it an easy way to pay, it's also the most secure. Physical card numbers are not stored on your devices or shared with merchants. And as an added layer of security, you must authenticate every transaction with your fingerprint, face ID or passcode.

Adding your Hawaii State FCU Visa® credit or debit cards to your digital wallet is easy. For more information on how to set-up and use your digital wallet, visit www.HawaiiStateFCU.com/digital-wallet.

*Samsung Pay will work at most in-store merchant terminals even if the Samsung Pay logo is not displayed.

Important: IRA Withholding Notice

Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Service Call Center at (808) 587-2700 (Oahu) or toll-free at 1 (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.

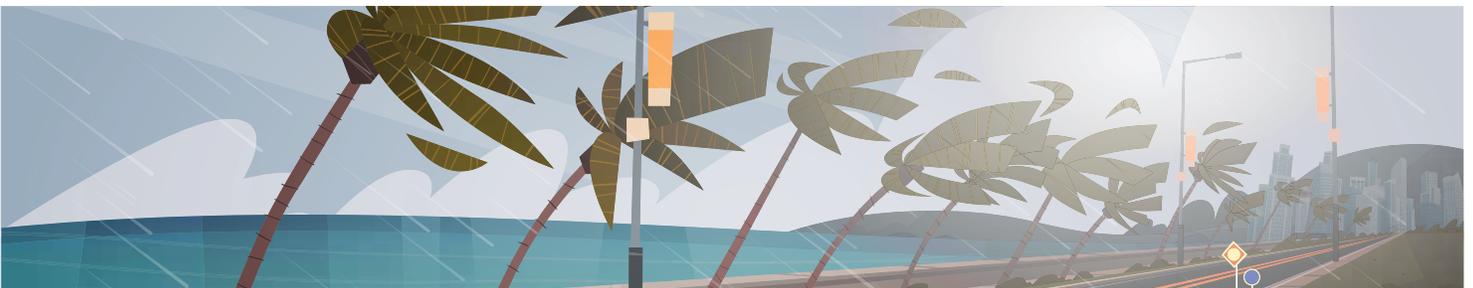


We're Open and Ready to Serve You

All of our branch locations on Oahu and Maui have reopened and are operating under normal business hours. As we welcome you back, we'd like to remind you of some of the changes we've implemented to ensure a safer experience for both members and our employees.

- We will continue to reserve the first hour of operation at all of our branches for seniors and members living with serious pre-existing conditions.
- Social distancing measures, including separation while waiting in line, limiting the number of members in the branch at one time, and plexiglass dividers at our teller windows, will continue to be implemented.
- Shared branching, Visa® cash advance and notary services will be available to Hawaii State FCU members only.
- Most services, including notary, loan processing, new accounts, safe deposit boxes, signature guarantee, investments, and mortgages will be by appointment only. To schedule an appointment, please call our Member Service Call Center at (808) 587-2700 or toll-free 1 (888) 586-1056.

Our Online Banking and HSFCU Mobile App remain available to you 24/7 to assist you with on-the-go access to your accounts and many of our financial products and services. For more credit union updates, please visit www.HawaiiStateFCU.com/updates.



Financial Preparedness for Natural Disasters

With everything going on in the world today, it's easy to forget that we're well into hurricane season in Hawaii (June 1 to November 30). In addition to your emergency kit, canned goods and extra batteries, making sure that you're financially prepared for a natural disaster will provide you and your family with additional peace of mind.

Here are a few suggestions on ways you can take care of your financial needs should there be an emergency:

- **Have copies of all of your important financial, insurance and personal documents on-hand.** You may need access to important documents during an emergency – keep copies of them in a safe place that you can easily access.
- **Enroll in Online or Mobile Banking options.** This may allow you to better manage your finances even if you're not able to get to a branch.
- **Keep a small amount of cash in your kit in case of an emergency.** If the power is out, having access to cash to pay for needed supplies or food may be handy.
- **If you haven't done so already, sign up for direct deposit.** A natural disaster could disrupt services for days or weeks. Utilizing electronic payments when possible for paychecks or benefits will help protect you financially before disaster strikes. Talk to your employer to see if this is an option. You'll need Hawaii State FCU's routing number handy: **321379041**.

For more tips on financial preparedness, visit www.ready.gov/financial-preparedness.

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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

  /HawaiiStateFCU



Federally insured by NCUA