



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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Call for Nominations for 2021 Hawaii State FCU Board of Directors

We are accepting nominations to fill two positions on our Board of Directors. Each position is for a three-year term and begins in March 2021. Board members serve on a voluntary basis and work with credit union management to establish the general direction and control of the credit union.

Preferred candidates are strategic thinkers with nonprofit, business, or organizational development experience. Candidates should understand the credit union's vision and values, be able to develop relationships, and be willing to assume leadership positions on the Board. In addition, the Board as a whole should reflect diversity of skills, experience and perspective. The Nominating Committee will consider the applicant's ability to commit the required time, ability to serve in an unbiased capacity, and desire to act in the credit union's best interest.

Please contact the Administrative Office for a list of qualifications and to request an application packet. Call (808) 447-8050 on Oahu, or email administration@hsfcu.com, or write Hawaii State FCU, 5th Floor, Attn: Nominating Committee, P.O. Box 3072, Honolulu, HI 96802-3072. We must receive your completed nomination application by 5 p.m. Monday, November 30, 2020. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check.

Events & Branch Holiday Schedule

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

October 7 Webinar: Managing Debt at 12:00 p.m.

October 21 Webinar: Understanding Credit & Credit Reports at 12:00 p.m.

A better way to make your money work for you.



**HAWAII
STATE
INVESTMENT
SERVICES**

Available through CUSO
Financial Services, L.P.*

With deposit rates declining, you may be wondering if there are better opportunities for your money – alternative solutions that offer the potential for higher returns.

The team at Hawaii State Investment Services through CUSO Financial Services, L.P.* can help you discover other options that may have higher rates and allow your money to work even harder for you. To learn more, schedule an appointment with one of our Financial Advisors today. We can start you on the path to a better financial future, together.

To schedule an appointment, please contact us at (808) 447-7011 or email investmentservices@hsfcu.com.

*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. Hawaii State Federal Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

International Credit Union Day on October 15

October 15 is International Credit Union (ICU) Day, an annual celebration of the spirit of the global credit union movement. The goal of ICU Day is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world. This year's theme is "inspiring hope for a global community."

Here at Hawaii State FCU, ICU Day is a time to remember why we do what we do – remaining always right by you, our members. We are grateful and appreciative for the trust you've put in us and are honored to be your partner in every step of your financial journey.





Best Practices for Mobile Device and App Security

Our digital devices and mobile apps provide us with the convenience of managing many of our daily tasks when on the go – whether it’s conducting financial transactions, shopping online, purchasing a coffee, or more. And although smartphones and apps provide their own security features to provide users with a more secure experience, there are a few simple things that we can do when using phones and apps to further protect ourselves and our personal information. Here are some tips on increasing your security on your device and when using mobile apps:

How to Improve Mobile Device Security:

- Use biometric security features (face/fingerprint ID), passcodes and screen lock timers whenever possible to secure your device.
- Keep your device’s software, firmware and system patches up-to-date.
- Only install apps from legitimate app stores (like the App Store and Google Play).

How to Improve Mobile App Security:

- Be on alert for any suspicious activity or requests you receive. Scammers are constantly finding new ways to trick you into revealing your personal or account information.
- If you believe you are the victim of a social engineering scam and there is the possibility that your account(s) may be compromised, please contact Hawaii State FCU immediately.
- Avoid using the same username and password for all online accounts.

Maintaining vigilance when using apps or your smartphone ensures a safer, more secure digital experience for everyone. For more information and additional security best practices and tips, please visit www.HawaiiStateFCU.com/blog and click on the “Best Practices for Mobile Device and App Security” blog.

Best practices and tips provided by NCR.

HSFCU
BITES 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

Refer A Friend Winner Receives \$1,500

Congratulations to Sherilyn Aquinde, the 2nd Quarter 2020 winner of Refer A Friend promotion! Sherilyn, a member since 2018, was entered into our quarterly drawing after referring a family member to join the credit union. After receiving her prize, Sherilyn cited “the friendly staff at the Pearlridge Branch” as one of her favorite things about being a Hawaii State FCU member.

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.



Board of Directors

Chairman	Terrence Aratani
Vice Chairman	Grant Tanimoto
Treasurer	Ryan Morita
Secretary	Mark Yamakawa
Director	Marion Higa
Director	Kaulana Park
Director	Monica Toguchi Ryan

Supervisory Committee

Chairman	Susan Ee
Secretary	Judy Dang
Member	Gordon Fukumoto
Member	Stanley Sawai
Member	Joshua “Josh” Strickler
CEO & President	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

/HawaiiStateFCU

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