



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

November 2020 • Volume 42 • Number 11



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

- November 3 Holiday Closure: Election Day
- November 4 Webinar: Combating Fraud and Identity Theft at 12:00 p.m.
- November 11 Holiday Closure: Veterans' Day
- November 18 Webinar: The Psychology of Spending at 10:00 a.m.
- November 26 Holiday Closure: Thanksgiving Day

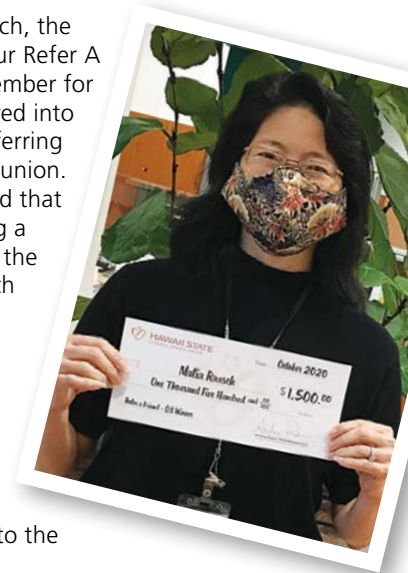
Refer A Friend Winner Receives \$1,500

Congratulations to Malia Rausch, the 3rd Quarter 2020 winner of our Refer A Friend promotion! Malia, a member for more than 10 years, was entered into our quarterly drawing after referring her husband to join the credit union. Excited to have won, Malia said that her favorite things about being a Hawaii State FCU member are the convenience of having a branch located near her work and the amazing customer service she receives whenever she visits.

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.



HAWAII STATE
FEDERAL CREDIT UNION

**Lowell Kalapa
Scholarship**

Scholarship Program Accepting Applications Beginning November 16

Applications for Hawaii State FCU's 2021 Lowell Kalapa Scholarship Program will be accepted beginning November 16. Established in 1996, the Lowell Kalapa Scholarship Program has awarded nearly \$800,000 in scholarship money to Hawaii's best and brightest students. Twenty deserving recipients will each receive a \$5,000 scholarship to further their education.

Hawaii State FCU has once again partnered with the Hawaii Community Foundation to administer our scholarship program. All interested applicants should apply directly on the Hawaii Community Foundation website (www.hawaiicommunityfoundation.org). The deadline to submit applications and all supporting materials will be Monday, February 1, 2021. For more information on the 2021 Lowell Kalapa Scholarship Program and how to apply, visit www.HawaiiStateFCU.com/scholarship.



Introducing Our New Queen Street Branch!

We're pleased to announce the opening of our newest location, a pop-up branch that will serve downtown Honolulu, located in the building that will serve as the future Headquarters for Hawaii State FCU. The pop-up is our first all-technology concept branch, and will serve as an innovation hub for the credit union to test and develop new technology and experiences, while continuing to assist members with their financial needs. This location will eventually give way to a larger, permanent branch as plans for our Headquarters take shape.

Queen Street Branch

333 Queen Street, Unit D

Hours: Monday – Friday, 7:30 a.m. to 3:30 p.m.

At just 400 square feet, our downtown pop-up packs a lot of technology into a small footprint, with two Interactive Teller Machines (ITMs), an interactive digital touch screen and employees armed with fully integrated tablets ready to assist members, eliminating the need for traditional teller pods. Most basic financial services can be handled at this pop-up, including:

- Deposits and Withdrawals
- Line Advances
- Loan Payments
- Transfers
- New Deposit Accounts
- Consumer Lending

We're excited to give our members another branch option in downtown and look forward to utilizing technology and innovation to build better member experiences and ensure that we're always right by you.

Check out the special promotion we have, running now through December 31, 2020, only at our Queen Street Branch.

Limited-time Grand Opening Specials!

Get \$100
Open a Savings,
Checking & Debit Card*



*Promotion good until December 31, 2020. Must open membership at Queen Street Branch only. To qualify for the promotion, you must also open a checking account and either have ten (10) posted net purchase transactions with a HSFCU debit card within 30 days of checking account opening, or establish Direct Deposit within 60 days of account opening. Annual percentage yields as of November 1, 2020, are as follows: Regular Savings: 0.05%, Simple Checking: 0.00%, Dividend Checking: 0.03%, Relationship Checking: 0.03% for balances up to \$9,999.99, 0.03% for balances \$10,000 to \$24,999.99, 0.03% for balances \$25,000 to \$49,999.99 and 0.05% for balances \$50,000+.

Payment will be made to the savings account within 90 days after meeting conditions. APYs and offer may change at any time. Offer applies to new members only. Limit of one per member. Payment subject to 1099 reporting requirements.

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Branches Resume Monday Through Friday Hours

After adjusting hours in August due to an uptick in positive COVID-19 cases in the state, all Hawaii State FCU branches have now resumed Monday through Friday branch hours, with some branches also offering Saturday hours.

Alii and Halekauwila (Main) Branches

Monday – Friday: 8:00 a.m. to 5:00 p.m.

Ewa Beach, Hawaii Kai, Kaneohe, Kapolei, Mililani, Pearlridge, and Salt Lake Branches

Monday – Thursday: 9:00 a.m. to 5:00 p.m.

Friday: 9:00 a.m. to 6:00 p.m.

Saturday: 9:00 a.m. to 1:00 p.m.

Kaimuki Branch

Monday – Friday: 8:00 a.m. to 5:00 p.m.

Saturday: 9:00 a.m. to 1:00 p.m.

Queen Street Branch

Monday – Friday: 7:30 a.m. to 3:30 p.m.

Kahului Branch (Maui)

Monday – Friday: 8:00 a.m. to 5:00 p.m.

Saturday: 9:00 a.m. to 1:00 p.m.

For the latest information on location hours and other credit union news, please visit www.HawaiiStateFCU.com/updates.

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

Your Opinion Counts

We value your opinion. In order to improve the service we provide to members, Market Trends Pacific, Inc. may call you within 48 hours after you receive a service. Your participation is voluntary and no personal information will be asked of you.

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

[Facebook](https://www.facebook.com/HawaiiStateFCU) / [Instagram](https://www.instagram.com/HawaiiStateFCU) / [YouTube](https://www.youtube.com/HawaiiStateFCU) / www.HawaiiStateFCU.com



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