



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

December 2020 • Volume 42 • Number 12



Technology to Simplify Your Life

With everything going on in the world today, we often find that life can be a bit hectic. Bills, appointments, errands – the list may seem unending. That's why Hawaii State FCU has incorporated a number of innovative technologies and digital features into our services to bring you peace of mind and the confidence to manage your money when and where it's most convenient for you.

Your Money at Your Fingertips

The Hawaii State FCU Mobile App¹ gives you the power to handle many of your financial needs while you're on the go. Our Online Banking platform also allows access to your money from home – saving you a trip to the branch. View statements, transfer funds, pay bills, monitor debit card activity, and more.

A Safer, More Secure Way to Pay

Making purchases at your favorite retailers has never been easier, thanks to your digital wallet and our new contactless Visa® Credit Card. Both allow you the simplicity of quick, secure, cashless payments with just a tap at checkout.

Schedule Appointments Online

Members can also access most in-branch services by scheduling an appointment online or through our mobile app. Choose the time and place that works for you.

Keeping Your Account Secure

When you need to visit a branch, know that your accounts are protected with state-of-the-art palm vein scanners that confirm your identification with a simple wave of the hand.

Whether it's at our branches, online, or on your smartphone, trust that Hawaii State FCU is incorporating the latest in innovative technology to help make life a little easier. For more on the ways that we're working to make financial services simple and secure for you, please visit www.HawaiiStateFCU.com/technology.

¹ Hawaii 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.

Events & Branch Holiday Schedule

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

December 2 Webinar: Retire on Track at 12:00 p.m.

December 24 Branches Open Normal Hours

December 25 Branch Closure: Christmas Holiday

December 26 Branch Closure: Christmas Holiday

December 31 Early Closure at 1:00 p.m.: New Year's Eve*

January 1 Branch Closure: New Year's Day



Lowell Kalapa Scholarship

2021 Scholarship Program Now Accepting Applications

Applications for Hawaii State FCU's 2021 Lowell Kalapa Scholarship Program are being accepted now through February 1, 2021. Established in 1996, the Lowell Kalapa Scholarship Program has awarded nearly \$800,000 in scholarship money to Hawaii's best and brightest students. The scholarship program is open to all Hawaii State FCU members and their dependents.

For the 2021 program, Hawaii State FCU is awarding a total of \$100,000 to twenty deserving recipients, each of whom will receive a \$5,000 scholarship to further their education. The Hawaii Community Foundation will once again assist Hawaii State FCU by administering the Lowell Kalapa Scholarship Program.

Hawaii State FCU is proud to be able to continue supporting educational opportunities for Hawaii's youth and encouraging them to dream big. For more information on the 2021 Lowell Kalapa Scholarship Program, eligibility requirements and how to apply, visit www.HawaiiStateFCU.com/scholarship.



Kathy Higa

Branch Manager Spotlight

Branch: Queen Street Branch

Years with Hawaii State FCU: 7 years

What I Love Most About My Branch:

Our branch's state-of-the-art technology, our location in the heart of Downtown Honolulu's Civic Center and the opportunities we get to build relationships with our members and the community.

Fun Fact: I'm the proud mother of an amazing daughter...and my favorite thing to do is spend time with family, whether it's laughing, singing or dancing together!

Please check out our special promotion, running now through December 31, 2020, only at our Queen Street Branch.



New and Improved Online Education Courses

Financial education is a cornerstone of good financial health, which is why Hawaii State FCU is pleased to present a new series of online education courses, offered through Money Management International, covering a wide range of topics to boost your knowledge and help you make smart financial decisions.

Choose from a number of interactive, self-guided online courses, including budgeting basics, reshaping credit, paying for college, understanding military benefits, and more. Take advantage of the opportunity to brush up on your financial skills and learn new ones, too.

To learn more and explore the courses available, please visit www.HawaiiStateFCU.com/online-learning-tools.

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.

Federally insured by NCUA

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

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

/HawaiiStateFCU



Federally insured by NCUA