



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

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Appointment Concierge Makes You A Priority

Need to visit one of our branches for notary service, to open a new account, or discuss a loan? With our new online Appointment Concierge, you can easily and securely schedule an appointment to meet with one of our financial specialists from the safety of your home or on your smartphone. We also now offer the added convenience of online appointment scheduling to meet with our Mortgage Loan Officers and Financial Advisors.

- Service Made Simple: Schedule appointments online, by phone or through our Hawaii State FCU Mobile App¹.
- Handy Reminders: Receive text or email reminders for your upcoming appointment.
- We'll Be Ready for You: Making an appointment ensures that our staff will be ready to assist you when you arrive.
- Same-day Convenience: Schedule same-day appointments for most services.

Learn more about scheduling an appointment online by visiting our Wallet Wisdom blog at www.HawaiiStateFCU.com/blog and clicking on the "Schedule an Appointment Online with Our Appointment Concierge" article.

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.

Events & Branch Holiday Schedule

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

March 24 Webinar: Managing Debt at 12:00 p.m.

March 26 Holiday Closure: Kuhio Day

March 27 84th Annual Meeting at 10:00 a.m.

April 2 Holiday Closure: Good Friday

Attend Our 84th Annual Meeting

Please join us on Saturday, March 27, 2021 for Hawaii State FCU's 84th Annual Meeting, which will be conducted via teleconference. In an effort to keep our members and employees safe, a physical meeting will not be held this year.

The meeting will begin promptly at 10:00 a.m. with agenda items including introduction of the 2020 Board of Directors and Supervisory Committee, president's message, Nominations Committee report, and 2021 Board of Directors results.



The Annual Meeting is for members only. To reserve your spot, please visit www.HawaiiStateFCU.com/events.

Maui Member Receives \$1,500 from Refer A Friend Promotion

Congratulations to Matthew Paet, the 4th Quarter 2020 winner of our Refer A Friend promotion! Matthew, who has been a Hawaii State FCU member for more than six years, was entered into our quarterly drawing after referring a family member to join the credit union. Totally surprised to have won, Matthew, a firefighter, said that he loves the new location of the Kahului Branch and how all of the employees treat him and his co-workers with aloha whenever they visit.

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.





Reminder: Use Account Numbers for Tax Returns

With tax season upon us, Hawaii State FCU would like to remind members to double-check all account information carefully when preparing to file your Federal and/or State tax returns. The IRS and State use account numbers, and not names or member numbers, to issue refunds and verify payment. Providing incorrect information may result in your direct deposit being returned.

Below are some tips to help you enter the correct information to receive payments in a timely manner.

1. Enter Hawaii State FCU's routing number: 321379041
2. Enter your Hawaii State FCU Savings or Checking account number. This number can be found on your checks or monthly deposit statements. **Please do not use your member number.** When entering your account number, do not use any dashes, symbols or letters.

If you are unsure of your account number, there are several ways to find it:

- By referring to your monthly deposit statement
- By logging on to Online Banking (Select your account then click "Account Details.")
- By using the HSFCU Mobile App (Select your account then click "Details.")
- By calling our Member Service Call Center: Oahu (808) 587-2700 or US Toll-Free (888) 586-1056

3. Never direct your tax refund to someone else's account.

Hawaii State FCU does not provide tax, legal or accounting advice. The information is for informational purposes only. You should consult your tax, legal or accounting advisors for further guidance.

Travelers Cheques to be Discontinued April 1

American Express, the only provider of Travelers Cheques in the United States, has made the decision to exit the business and cease the supply and sale of Travelers Cheques nationwide. Therefore effective April 1, 2021, Hawaii State FCU will no longer be able to sell Travelers Cheques at our branches.

Please note that although sales will cease on March 31, 2021, this will not affect your ability to redeem American Express Travelers Cheques currently in your possession. American Express will continue to work closely with its financial and business partners to maintain open acceptance channels for Travelers Cheques. We appreciate your understanding.

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

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
US Toll-Free:	(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