



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

April 2021 • Volume 43 • Number 4



## 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.

## Events & Branch Holiday Schedule

For more information, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

April 2 Holiday Closure: Good Friday

April 14 Webinar: Women and Investing at 12:00 p.m.



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## Investing in Education Grant

### Investing In Education: Apply Beginning May 1

Attention all Hawaii Department of Education classroom teachers! Hawaii State FCU will be accepting applications for our 2021 Investing in Education teacher grant program beginning Saturday, May 1. By launching our program in May instead of the fall, we hope to be able to distribute needed funds to eligible educators even earlier than before. We will once again have \$40,000 in total funding to award to public school teachers needing classroom supplies.

This program is only available to classroom teachers in the Department of Education. Recipients may use the awarded funds for supplies, books, furniture, electronic equipment or other items deemed necessary to help with student learning and classroom curriculum.

The dollar amount of each grant will be up to \$500 and will be determined based on individual need. For more information, visit [www.HawaiiStateFCU.com/InvestingInEducation](http://www.HawaiiStateFCU.com/InvestingInEducation).



## Support Friends of the Library During Financial Literacy Month

April is Financial Literacy Month – and Hawaii State FCU remains committed to helping to build financially confident communities by providing people with the tools and resources they need to make smart financial decisions.

We also support like-minded organizations, like Friends of the Library of Hawaii (FLH), that help to educate and enrich the public through its work with the state's network of public libraries. Now through June, Hawaii State FCU is proud to be a presenting sponsor of FLH's Village Books & Music pop-up store at Ward Village, located at 1142 Auahi Street. The temporary retail space contains more than 150,000 books, records, games and movies, with new inventory cycled in regularly. More information on the store and its hours can be found at [www.flhhawaii.org/villagebooks](http://www.flhhawaii.org/villagebooks).

For more information on Hawaii State FCU's financial education resources, including online courses, upcoming webinars and financial tools and calculators, please visit [www.HawaiiStateFCU.com](http://www.HawaiiStateFCU.com) and click on "Financial Health."

## Tools to Help You Act Quickly if Your Personal Data is Threatened

Your Hawaii State FCU Visa® Credit Card includes **ID Navigator** Powered by NortonLifeLock.

No one can prevent all identity theft, so staying informed and knowing what to do when your identity is threatened can provide you with greater peace of mind. **ID Navigator** Powered by NortonLifeLock provides you with the tools to help keep you informed of potential threats to your identity, so you can act quickly should the unexpected happen.

To confirm eligibility, visit [www.cardbenefitidprotect.com](http://www.cardbenefitidprotect.com).



**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](http://www.HawaiiStateFCU.com/blog)



## A Solid Retirement Plan Starts Here

The CFS financial advisors at Hawaii State Investment Services\* will help you explore your options and work towards your retirement goals. As a Hawaii State FCU member, you'll enjoy access to an array of investment choices, planning support and personalized services from CFS. CFS will take the mystery out of investment planning and help you create the foundation for a better financial future. Here's how CFS can help you:

- **Personalized Plan & Savings Analysis**

This customized "road map" will illustrate your projected benefits and recommend a model portfolio that matches your personal investment style and objectives.

- **Professional Investment Advice**

CFS offers a collection of professional investment management and advisory services.

- **Online Retirement Plan Review**

You may request a personalized Retirement Plan Review from CFS at any time to review and assess the progress of your savings and investment strategy.

- **Ongoing Education and Support**

A wide variety of ongoing education and support services are available from CFS to keep you actively involved in the progress of your plan.

Want to learn more? Please visit the Wallet Wisdom blog at [www.HawaiiStateFCU.com/blog](http://www.HawaiiStateFCU.com/blog), and click on the article titled "A Solid Retirement Plan Starts Here," or schedule an appointment online with a CFS financial advisor today.

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

### Board of Directors

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Member	Joshua "Josh" Strickler
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### 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](http://www.HawaiiStateFCU.com)

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