



**HAWAII
STATE**

FEDERAL CREDIT UNION

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creditLINES

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ITMs Offer Convenience and Ease

Hawaii State FCU is proud to be the first financial institution in Hawaii to introduce state-of-the-art Interactive Teller Machines (ITMs) to our members. Since 2019, Hawaii State FCU has introduced the machines in five locations, including our Salt Lake, Ewa Beach, Pearlridge, Main (Halekauwila), and Alii branches, with plans to expand ITM availability in other locations currently underway.

Offering the convenience of an ATM but with more capabilities, these intuitive ITMs can handle many of your basic banking needs. ITMs can accept deposits of up to 200 bills or 50 checks at one time, and provide the option of withdrawing mixed denominations. You can easily access all of your Hawaii State FCU account information in one place as well as transfer funds between your accounts. You can even make loan and credit card payments from the ITMs, using cash, check or funds transfer.

ITMs offer our members another innovative, convenient option for handling financial needs. Want to learn more about using an ITM? Visit the Wallet Wisdom blog at www.HawaiiStateFCU.com/blog and click on the article titled "ITMs Add Another Convenient Option for Your Financial Needs."

Events & Branch Holiday Schedule

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

- July 5 Holiday Closure: Independence Day
- July 21 Webinar: Social Security & Rising Healthcare Costs at 10:00 a.m.
- July 28 Webinar: Combating Fraud & Identity Theft at 12:00 p.m.

Reminder: Food Drive Now Through July 17

Please support Hawaii State FCU's Food Drive, now through July 17. We invite you to visit Hawaii State FCU's online donation page at <https://app.mobilecause.com/vf/HSFCU> to make a monetary donation to help us support the Hawaii Foodbank and Maui Food Bank's efforts to feed Hawaii's hungry. Online donations made on behalf of our Kahului Branch will benefit the Maui Food Bank. We are also accepting donations of canned and nonperishable goods at all of our branch locations.

Our goal is to raise a total of \$10,000 for the Hawaii Foodbank and Maui Food Bank. If we reach our goal, Hawaii State FCU will match these efforts with an additional \$10,000, allowing the organizations to help even more local families! Thank you for helping us raise awareness about food insecurity in Hawaii!



Important: IRA Withholding Notice

Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Service Call Center at (808) 587-2700 (Oahu) or US Toll-Free at (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.



Keeping Your Online Accounts Secure

Online services are quick and convenient, but they can also create an opportunity for identity thieves to attempt to access your information. Fortunately, there are a few simple things you can do to maintain better security and keep your personal information from falling into the wrong hands.

- Avoid using personal information, such as your name or significant dates (like your birthday) as part of your username or password. This type of information is easier for identity thieves to obtain or guess.
- Use strong and unique passwords – for example, a phrase that only you would know and remember. Best practices include making passwords at least 12 or more characters, using upper and lower cases and numbers, and including special characters (like ! or @).
- Consider using different email addresses for different online accounts. That way, if there is a security breach on one site, your account information can't be used to access accounts on other sites.

Also remember that Hawaii State FCU employees cannot view your online account password and will never ask you for your password.

For more online security tips, visit the Wallet Wisdom blog at www.HawaiiStateFCU.com/blog, and click on the article titled, "Keeping Your Online Accounts Secure."

Long-Term Care Insurance – What You Need to Know

With constant breakthroughs in the medical field and advances in technology, average lifespans are increasing, so there is a higher likelihood that you or a loved one may find yourselves requiring care or assisted-living at some point in your lives. Long-term care insurance policies help to cover the cost of care or services that are often required due to a medical condition or disability. These long-term care services may not be covered by regular health insurance, making this additional coverage even more important.

The Benefits to Long-Term Care Insurance

There are a number of benefits to having long-term care insurance – most importantly, it helps provide you with peace of mind knowing that you and your loved ones would not be burdened with covered expenses should a qualifying medical event arise. It also allows flexibility and independence, as a policy may help you afford better services and may cover the cost of care in a number of different places, including your home or an assisted-living facility.

To learn more about Long-Term Care Insurance, visit the Wallet Wisdom blog at www.HawaiiStateFCU.com/blog, and click on the article titled "Long-Term Care Insurance – What You Need to Know," 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.

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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

  /HawaiiStateFCU

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