



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

creditLINES

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Call for Nominations for 2022 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 2022. 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 5:00 p.m. Tuesday, November 30, 2021. 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 on our free webinars and events, visit www.HawaiiStateFCU.com/events

November 4 Webinar: The Basics of Homebuying at 12:00 p.m.

November 11 Holiday Closure: Veterans' Day

November 17 Webinar: Retire on Track – Retirement Fair at 12:00 p.m.

November 25 Holiday Closure: Thanksgiving Day



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Scholarship Program

Scholarship Program Accepting Applications Beginning November 15

Applications for Hawaii State FCU's 2022 Scholarship Program will be accepted beginning November 15. Established in 1996, the Hawaii State FCU Scholarship Program has awarded nearly \$900,000 in scholarship money to Hawaii's best and brightest students. Twenty deserving recipients will each receive a \$5,000 scholarship to further their higher education.

Hawaii State FCU is once again working with the Hawaii Community Foundation to administer the scholarship program. All interested applicants should apply directly on the Hawaii Community Foundation website – www.hawaiicomunityfoundation.org. The program is open to Hawaii State FCU members and their dependents. Applicants will be asked to provide a personal statement and official transcripts, among other materials. The deadline to submit applications and all supporting documents will be Monday, January 31, 2022 at 4:00 p.m. Hawaii Standard Time.

Information on the Scholarship Program, requirements and how to apply will be available on our website starting November 15: www.HawaiiStateFCU.com/scholarship.



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

Helping Hawaii's Keiki and Seniors – Salvation Army Angel Tree Program

This holiday season, Hawaii State FCU is proud to be a participating organization in the Salvation Army's Angel Tree Program.

From November 15 to December 10, all of our branch locations on Oahu and Maui will host "Angel Trees" where employees and members are invited to select a gift tag and purchase a gift for a local child or senior. All purchased, unwrapped gifts should be returned to the branch where your tag was selected by December 10. Hawaii State FCU will make sure that your donated gift is delivered to your chosen "Angel" before Christmas.

For those individuals who would like to participate but cannot make it to one of our branches, we will also have a special Hawaii State FCU online donation page. All funds collected online will go towards helping to provide holiday gifts and support for those in need. You may visit our website later this month for a link to our donation page.

Join Hawaii State FCU in making the holiday season a little brighter for our keiki and seniors. Thank you for your consideration and support!



Matthew Auyong

Branch Manager Feature of the Month

Branch: Hawaii Kai Branch
Years in the financial industry: 6 years

What makes the Hawaii Kai Branch unique? Not only do we have the best oceanside view, we have an amazing team that is eager to engage our members with their financial needs!

Fun Fact: I've played guitar in my free time for over 10 years



Preventing Online Fraud During the Holidays

Ready to start checking items off of your shopping list? The end of the year often marks a time when there is a rise in fraud attempts and scams. Fraudsters often try to take advantage of the increase in consumers' online presence during the holidays, inventing new ways to trick you into handing over valuable personal information.

Fortunately, there are simple things that you can do to avoid becoming a victim of identity theft or a holiday scam. While staying vigilant online is always important, also be wary of suspicious or unexpected emails and texts regarding supposed online purchases. Scammers posing as legitimate shipping companies or retailers will often use messages such as these to try and lure you into providing personal information. Always monitor your account statements regularly for any suspicious activity. And if you see any unfamiliar transactions, contact Hawaii State FCU right away.

For additional tips on protecting yourself when shopping online and more information on what to do if you become a victim of identity theft or fraud, visit our Wallet Wisdom blog at www.HawaiiStateFCU.com/blog and click on the article titled, "Preventing Online Fraud During the Holidays."

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

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

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