



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

February 2022 • Volume 44 • Number 2



HAWAII STATE
FEDERAL CREDIT UNION

85th Annual Meeting

Events & Branch Holiday Schedule

For more information on our free webinars and events, visit www.HawaiiStateFCU.com/events

February 21 Holiday Closure: Presidents' Day

February 23 Webinar: Managing Debt – Options for Dealing with Debt at 12 p.m.

Attend Our 85th Annual Meeting

Please join us on Tuesday, March 22, 2022 for Hawaii State FCU's 85th 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 4 p.m. with agenda items including introduction of the 2021 Board of Directors and Supervisory Committee, president's message, Nominating Committee report, and 2022 Board of Directors election results.

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

2022 Board of Directors Election



Vote Online
February 20 to
March 17

2022 Board of Directors Election: Vote from February 20 to March 17

One of the great benefits of membership is that you have the opportunity to elect your credit union's Board of Directors. By voting, you take an active role in guiding the future of this institution for years to come.

This year, there are two (2) open seats on the Board of Directors. Candidates receiving the two highest number of votes will be elected to serve a three-year term beginning March 2022. Visit www.HawaiiStateFCU.com/election to view candidate bios. Ballots will be tallied by CUBallot, an independent auditing firm.



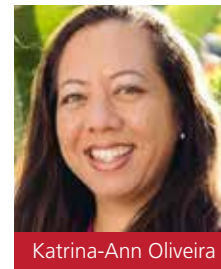
Marion Higa



Carl Takamura



John Katahira



Katrina-Ann Oliveira

Election Period: February 20 to March 17, 2022

Ways to Vote:

- **Online:** Conveniently vote online at <https://hsfcu.cuballot.com>
- **Telephone:** Call toll-free (888) 997-4502; select Option 1
- **Paper Ballot:** Available by request only. Call toll-free (888) 997-4502; select Option 2

For more details on voting, visit www.HawaiiStateFCU.com/election

Voters must be 16 years or older and be a Hawaii State FCU member as of December 31, 2021.

For more information, please contact our Member Service Call Center at (808) 587-8700 on Oahu or U.S. Toll-Free at (888) 586-1056.

Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for two open seats on our Supervisory Committee. One seat carries a three-year term, while the other carries a two-year term. By volunteering to serve on the Supervisory Committee, you have the opportunity to learn about credit union operations and take an active role in making Hawaii State FCU Hawaii's premier credit union. The Supervisory Committee is responsible for ensuring that the credit union's Board of Directors and management meet required financial reporting objectives and establish practices and procedures to safeguard members' assets.

The Supervisory Committee consists of up to five volunteers and meets on a monthly basis to review various credit union operations.

If you are interested in applying for one of the open positions on the Supervisory Committee, please contact the credit union's Administrative Office at (808) 447-8050 or email administration@hsfcu.com. Interested members must meet qualifications and submit an application no later than 5 p.m. Friday, February 25, 2022.



Cast Your Online Vote to Support YMCA

For every online vote we receive in our 2022 Board of Directors election, \$5 will be

donated to the YMCA of Honolulu. Cast your vote online, and Hawaii State FCU will donate \$5 for every vote up to \$10,000!

YMCA of Honolulu is one of the largest non-profit organizations in the state. Founded in 1869, the organization serves more than 100,000 annually through a variety of programs focusing primarily on youth development, health and wellness, and social responsibility.



Find your happy place at Hawaii State FCU

If you or someone you know is looking for a rewarding career, there's always room for one more in our family!

To view current job openings, visit www.HawaiiStateFCU.com/careers.

Earn a Rollover Reward

Having trouble managing your multiple 401(k) or IRA retirement accounts? Hawaii State Investment Services available through CFS* is offering up to a \$100** rollover reward for consolidating your 401(k) or IRAs by May 31, 2022. Additional financial planning services include help with streamlining your investments, planning for retirement or working to increase your savings.

Call (808) 447-7011 to schedule an appointment or for more information, visit www.HawaiiStateInvestmentServices.com

* 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 CFS. Hawaii State Federal Credit Union has contracted with CFS for investment services.

** Offer valid through May 31, 2022, for members who roll over either an IRA or 401(k) with CFS. Qualifying members will receive \$50 for rollovers between \$25,000-\$49,999.99 and \$100 for rollovers of \$50,000 or more. Payment will be made to the member's savings account within 90 days after meeting conditions. Payment subject to 1099 reporting requirements. Must schedule an appointment with CFS by May 31, 2022, to receive this offer. Must be 18 or older to participate. Limit one savings deposit per member. Limited time offer. While supplies last. CFS reserves the right to provide a raincheck or a substitute of equal or greater value. Before deciding whether to retain assets in an employer-sponsored plan or rollover to an IRA an investor should consider various factors including, but not limited to: investment options, fees and expenses, services, withdrawal penalties, protection from creditors and legal judgments, required minimum distributions and possession of employer stock.



\$100 ROLLOVER REWARD

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

[Instagram](https://www.instagram.com/HawaiiStateFCU) /HawaiiStateFCU



Federally insured by NCUA