



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

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Hawaii State FCU Opens New Branch in Kapahulu Safeway

Our much anticipated Kapahulu Branch at Safeway opened last month, the first of several Hawaii State FCU branches located in select Safeway stores on Oahu and Maui that are scheduled to open this year. Additional branches are planned for the Hawaii Kai and Kailua Safeways on Oahu and in the Kihei Safeway on Maui.

The Kapahulu Branch at Safeway features an open-concept layout incorporating the innovative technology that the credit union has become known for. Offering a full range of products and services, the branch will feature two Interactive Teller Machines (ITMs), as well as a friendly and knowledgeable team ready to answer your questions and address your financial needs and goals.

Branch hours are Monday through Friday from 9 a.m. to 6 p.m. and Saturday from 9 a.m. to 3 p.m.

We look forward to welcoming both new and existing members to our newest location! See below for some opening celebration specials, available for a limited time only at the Kapahulu Branch at Safeway!

KAPAHULU BRANCH AT SAFEWAY SPECIALS

MEMBERSHIP SPECIAL

Get \$100¹
Open a Savings,
Checking & Debit Card

PERSONAL LOAN

RATES AS LOW AS
2.50%² APR²
FOR A 1-YEAR TERM

¹Promotion good until April 30, 2022. Must open membership at Kapahulu Branch at Safeway only. This Get \$100 Safeway promotion cannot be combined with the Get \$52 Membership promotion. To qualify for the promotion, you must also open a checking account and either have ten (10) posted net purchase transactions with a HSFCU debit card within 30 days of checking account opening, or establish Direct Deposit within 60 days of account opening. Annual percentage yields as of January 1, 2022, are as follows: Regular Savings: 0.03%, Simple Checking: 0.00%, Dividend Checking: 0.02%, Relationship Checking: 0.02% for balances up to \$9,999.99, 0.02% for balances \$10,000 to \$24,999.99, 0.02% for balances \$25,000 to \$49,999.99 and 0.03% for balances \$50,000+.

Payment will be made to the savings account within 90 days after meeting conditions. APYs and offer may change at any time. Offer applies to new members only. Must be a Hawaii resident. Other restrictions may apply. Limit of one per member. Payment subject to 1099 reporting requirements.

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²Promotion good until April 30, 2022. Must open membership at Kapahulu Branch at Safeway only. APR is for a one-year term loan and it includes a 0.25 percentage point discount for automatic payment from a HSFCU Checking account. Without automatic payment, the APR will be 0.25 percentage point higher. This is the lowest rate available for a one-year term. Your APR will be based on your creditworthiness and may be higher. Payment Example: A loan of \$1,000 with a 2.99% APR will have 12 monthly P&I payments of \$85.01, which includes \$20.10 total interest paid. Offer applies to new HSFCU loans only. Membership in the credit union is required. Must be a Hawaii resident. Other restrictions may apply.

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Events & Branch Holiday Schedule

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

- March 16 Webinar: Back to Business - The Power of Pivoting at 10 a.m.
- March 22 85th Annual Meeting at 4 p.m.
- March 23 Webinar: Why is Understanding Credit & Credit Reports So Important? at 12 p.m.
- March 25 Holiday Closure: Kuhio Day

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. Agenda items include the 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

www.HawaiiStateFCU.com/election



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.



Member Receives \$1,500 from 2021 Refer A Friend Promotion

Congratulations to Denise Camara, the 4th Quarter 2021 winner of our Refer A Friend promotion! A long-time member, Denise was entered into our quarterly drawing after referring a family member to join the credit union. She often frequents the Mililani and Pearlridge branches and said that she loves the fact that there is always a friendly and familiar face there to greet her whenever she visits.

You could be a winner too! Refer a friend or family member to join Hawaii State FCU and be automatically entered into our weekly drawing* for great prizes in 2022! Learn more at www.HawaiiStateFCU.com/refer-a-friend.

Photo Above: Denise Camara, right, is congratulated by Mililani Branch's Stacie Kajikawa for being selected as our final Refer A Friend winner of 2021. Dense has been a member since 1995.

*Must be 18 years or older and a resident of the State of Hawaii to be eligible to win. No purchase or payment necessary. Visit <https://hsfcu.download/5252-giveaway-rules> for official rules and more information.

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.

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

 [/HawaiiStateFCU](https://www.facebook.com/HawaiiStateFCU)



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