



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

April 2022 • Volume 44 • Number 4



A *better* Digital Experience Coming Soon!

We've got some exciting new upgrades coming to our Online Banking and Mobile App platforms in June 2022. Stay tuned for more details and get ready for an even better digital experience!

Events & Branch Holiday Schedule

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

April 15 Holiday Closure: Good Friday

April 20 Webinar: Money Concepts for Teens and Young Adults at 10 a.m.



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Investing in Education Grant

Applications Open May 1

Attention all Hawaii Department of Education classroom teachers! Hawaii State FCU will be accepting applications for our 2022 Investing in Education teacher grant program beginning Sunday, May 1. 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.



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.



CYBERSCOUT
A Sontiq™ Brand

Free ID Theft Assistance

All Hawaii State FCU consumer checking accounts receive free ID Theft Assistance through CyberScout®, a Sontiq brand.

If you've experienced fraud or identity theft, get unlimited access to resolution assistance from fraud investigators who guide you through the identity restoration process. Learn more about protecting yourself online or call toll-free 1 (844) 228-8970.



Celebrate Financial Literacy Month

April is Financial Literacy Month, and Hawaii State FCU is committed to supporting efforts that help to build financially confident communities and encourage people to pursue financial education. Here are a few simple ways that you can improve your financial literacy:

- **Start a Budget:** Creating a budget is an easy way for you to better understand your finances. Knowing where your money goes each month can help you make better financial decisions in the future.
- **Take Advantage of Resources:** There are a wealth of financial literacy tools and resources available, especially online. Visit Hawaii State FCU's Wallet Wisdom site at www.HawaiiStateFCU.com/wallet-wisdom to read financial blogs, access free online courses, crunch numbers with our free calculators, and more.
- **Sign Up for a Free Webinar:** We offer free educational webinars on a number of different financial topics throughout the year. Visit www.HawaiiStateFCU.com/events to view our schedule and to register.

In addition to financial literacy, Hawaii State FCU also supports 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. Hawaii State FCU members can receive a 10% discount on their purchases every Sunday at FLH's Village Books and Music pop-up bookstore at Ward Centre. Visit www.flhhawaii.org for more information.

Visit Our New Kapahulu Branch at Safeway

Be sure to visit our brand-new Kapahulu Branch at Safeway, located in the Kapahulu Shopping Center! Offering members the convenience of banking while you shop, our newest branch provides a full-range of products and services, with two Interactive Teller Machines (ITMs) and friendly and knowledgeable staff ready to assist you with your financial needs and goals.

See below for exclusive member promotions, available until April 30, 2022 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
2.75% APR²
FOR A 1-YEAR TERM



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.

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 April 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.

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 2.75% APR will have 12 monthly P&I payments of \$84.58, which includes \$14.96 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.

Board of Directors

Chairman	Kaulana Park
Vice Chairman	Ryan Morita
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Director	Terrence Aratani
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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



Federally insured by NCUA