



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

May 2022 • Volume 44 • Number 5



A *better* Digital Experience Coming Soon!

Exciting new updates are coming to our Digital Banking platforms in June 2022! You'll have the ability to personalize your experience whether you're using our Online Banking or HSFCU Mobile App¹ – and our new and improved features will give you even more freedom to manage your finances with ease, at home or on-the-go.

Here's how you can prepare now:

- 1. Verify and update your contact information and know your username:** In Online Banking or the HSFCU Mobile App¹ (under "My Settings"), verify your phone number, email, mailing address and username. Please remember your username to ensure a seamless experience on our new platform.
- 2. Review current settings:** Some preferences and authorizations may need to be set up after the upgrade is complete. These may include:
 - Select account alerts and notifications
 - Non-Hawaii State FCU accounts tied to your Online Banking and/or Mobile App
 - Debit and Credit Card alerts and controls
- 3. Prepare for the new app release:** Turn on auto-updates in your device Settings to get the newest app version once it's released. Apple users will be prompted to update their app; Android users will need to download our new mobile app.

Look forward to these and other Digital Banking Features:

- **Mobile Check Deposit²:** Deposit checks from your mobile device
- **Member to Member Transfers:** Instantly transfer funds to another Hawaii State FCU member
- **Personalized Dashboard:** Customize your home page to manage your finances
- **Advanced Security:** Enjoy peace of mind with strong encryption for data and messages
- **Integrated Credit Card Controls:** Set alerts, view rewards and manage travel notifications directly in the HSFCU Mobile app
- **Personal Financial Assistant:** Connect your financial accounts in a simple and secure way so you can manage your finances and make more informed financial decisions

Stay informed about our exciting Digital Upgrade! Visit www.HawaiiStateFCU.com/digital-banking for more information.

¹ Hawaii State FCU Mobile App is free to all Hawaii State FCU members. An internet-enabled mobile device is required to access Hawaii State FCU Mobile App. Available only for Android™, iPhone® and iPad® devices. iPhone® and iPad® is a trademark of Apple® Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Standard messaging and data usage fees apply. Please contact your carrier for details.

² Mobile Check Deposit feature is available in Hawaii State FCU Mobile App version 4.1.0.0 and higher. For consumer deposit accounts only.

Events & Branch Holiday Schedule

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

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|--------|---|
| May 18 | Webinar: Options for Paying for Higher Education at 10 a.m. |
| May 30 | Holiday Closure: Memorial Day |



HAWAII STATE
FEDERAL CREDIT UNION

Investing in Education Grant

Investing In Education: Now Accepting Applications

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 or other necessities 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. The deadline to apply is June 30, 2022. For more information, visit www.HawaiiStateFCU.com/InvestingInEducation.

HSFCU
BITES 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



Marion Higa



John Katahira

Congratulations to our 2022 Board of Directors

Thank you to everyone who voted in our 2022 Board of Directors election! The winners were announced during our Annual Meeting teleconference. Congratulations to our newly elected board members, Marion Higa and John Katahira! They will each serve a three-year term.

Higa has been reelected to her third term on the board, and will serve as Secretary. A credit union member for more than 40 years, she served as state auditor for the State of Hawaii before retiring in 2012. Katahira was newly elected to the board this year. A member for nearly 30 years, he is president and majority owner of The Limtiaco Consulting Group, a civil and environmental engineering company.

Other board members continuing their terms of service include Chair Kaulana Park, Vice Chair Ryan Morita, Treasurer Mark Yamakawa, Terrence Aratani and Monica Toguchi Ryan.

In addition, Hawaii State FCU pledged to donate \$5 for every online vote we received in our 2022 Board of Directors election to the YMCA of Honolulu. We're pleased to announce that thanks to our members casting online votes, we were able to donate \$10,000 to the YMCA of Honolulu to support their efforts to serve the community through youth development, health and wellness, and social responsibility.

Hawaii State FCU's 85th Annual Meeting

Our 85th Annual Meeting of Members was held on March 22 in a telephone conference format, to allow members to participate in a safe manner. 2021 Board Chair Terrence Aratani presided over the meeting, joined at our main offices by a small group consisting of members of our Board of Directors and executive team.

Although we miss seeing everyone in person, we were grateful once again to be able to conduct our meeting in a safe and efficient manner. Thank you to all of our members who joined us at our Annual Meeting call this year, and the many volunteers who helped to make it a success!



HAWAII KAI BRANCH AT SAFEWAY SPECIALS

MEMBERSHIP SPECIAL

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

PERSONAL LOAN

RATES AS LOW AS
3.00%^{APR²}
FOR A 1-YEAR TERM

Check Out Our Hawaii Kai Branch at Safeway

If you're ever in East Honolulu, we invite you to check out our brand-new Hawaii Kai Branch at Safeway, now open in the Hawaii Kai Shopping Center! This marks Hawaii State FCU's second Safeway location, with our Kapahulu Branch at Safeway opening earlier in the year. The Hawaii Kai Branch at Safeway combines our friendly and knowledgeable staff with state-of-the-art technology to provide a unique and outstanding member experience, with the added convenience of managing finances while you shop.

The Hawaii Kai Branch at Safeway is open Monday through Friday, 9 a.m. to 6 p.m., and Saturday, 9 a.m. to 3 p.m.

Check out our exclusive member promotions, available until June 30, 2022 only at the Hawaii Kai Branch at Safeway!

¹ Promotion good until June 30, 2022. Must open membership at Hawaii Kai 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 20, 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.

² Promotion good until June 30, 2022. Must open membership at Hawaii Kai 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 3.00% APR will have 12 monthly P&I payments of \$84.69, which includes \$16.32 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. Federally insured by NCUA.

Board of Directors

Chairman	Kaulana Park
Vice Chairman	Ryan Morita
Treasurer	Mark Yamakawa
Secretary	Marion Higa
Director	Terrence Aratani
Director	John Katahira
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

Federally insured by NCUA

