



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

June 2022 • Volume 44 • Number 6



A ***better*** Digital Experience Coming Soon!

A Better Digital Experience This Month!

This month, we're making exciting updates to our Online Banking and Mobile App platforms! You'll be able to take advantage of new and improved features that will give you even more freedom to manage your finances with ease, at home or on-the-go.

Make sure to turn on auto-updates in your device Settings to get the newest app version once it's released. Apple users must update their app to access their accounts after the upgrade. Android users will need to download the new Hawaii State FCU Mobile App¹ after the upgrade to access their accounts.

Digital Banking Features:

- **Mobile Check Deposit²:** Deposit checks right 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

For more information on preparedness, how-tos and frequently asked questions (FAQs), visit www.HawaiiStateFCU.com/digital-banking.

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

- June 10 Holiday Closure: Kamehameha Day (observed)
- June 29 Webinar: Cybersecurity – Basics for Business at 10 a.m.



Official Check Cashing Now Available at Select Boyd Properties

Our members asked, and we listened! We know that many of you, especially those who travel to Las Vegas, were disappointed when American Express discontinued their Travelers Cheques. So we worked with Sam Boyd Gaming & Casinos and are pleased to announce that Hawaii State FCU members now have the exclusive option of cashing an HSFCU Official Check at participating Boyd properties in Downtown Las Vegas.

This offers our members a safer alternative to traveling with cash and eliminates the extra work required to establish a casino "marker" or check cashing account. Hawaii State FCU is currently the only Hawaii financial institution piloting this program with Sam Boyd Gaming & Casinos.

Hawaii State FCU Official Checks must be payable to select Sam Boyd Gaming & Casinos, located in Downtown Las Vegas. Official Checks may be cashed at the following participating Boyd properties: California Hotel & Casino, Main Street Station Casino Brewery Hotel, and Fremont Hotel & Casino. Member must be a registered guest of the property. The maximum limit per registered guest is \$3,000 per stay. Official Check remitter line must contain name of purchaser, person entitled to cash the Official Check. Official Checks must be verified by the Casino during Hawaii State FCU business hours. For more information and details, please contact our Member Service Call Center at (808) 587-2700 or US Toll-Free (888) 586-1056.

Investing in Education: Applications Accepted Until June 30

Reminder: Applications for our 2022 Investing in Education teacher grants will be accepted until June 30, 2022. We will once again have \$40,000 in total funding to award to Hawaii Department of Education classroom teachers in need of equipment or 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. For more information, visit www.HawaiiStateFCU.com/InvestingInEducation.



save your way

Credit Union Member Exclusive.
Get 10% off devices \$99 and up
with code CUSG10.

Visit LoveMyCreditUnion.org

total **Love My Credit Union Rewards**

* Cannot be combined with other promotions or coupons. Offer valid 8/22/21-6/30/22.

World Elder Abuse Awareness Day is June 15

Each year, June 15 is recognized as World Elder Abuse Awareness Day (WEAAD). Hawaii State FCU is committed to bringing awareness about elder abuse, neglect and financial exploitation of seniors and what people can do to stop it.

Elder financial abuse affects millions of seniors every year and accounts for billions of dollars in fraud. According to the Federal Trade Commission (FTC), in 2021, although individuals ages 70 and older made up just 16 percent of all reported fraud cases, the median reported financial loss for these elderly victims was \$1,150 – more than double the median financial loss reported by younger victims ages 20 to 69.

If you or a loved one are concerned about the risks of falling victim to elder financial abuse or fraud, there are simple things that you can do to protect yourself. For more tips on preventing financial abuse, warnings signs that a loved one may be in trouble and what you can do if you become a victim, visit our Wallet Wisdom Blog at www.HawaiiStateFCU.com/blog and click on “Elder Abuse Awareness – Financial Tips for Seniors.”



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

Our Hawaii Kai Branch at Safeway is now open! If you’re looking for the added convenience of banking while you shop, visit our new location and say hello to our friendly, knowledgeable staff. 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 new member promotions, available for a limited time exclusively 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 May 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 Aratira
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