



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

October 2022 • Volume 44 • Number 10

Call for Nomination Applications for 2023 Hawaii State FCU Board of Directors

We are accepting nomination applications to fill positions on our Board of Directors that begin in March 2023. Board members serve on a voluntary basis and work with credit union management to establish the general direction and control of the credit union.

Preferred candidates are strategic thinkers with nonprofit, business, or organizational development experience. Candidates should understand the credit union's vision and values, be able to develop relationships, and be willing to assume leadership positions on the Board. In addition, the Board as a whole should reflect diversity of skills, experience and perspective. The Governance and Nominating Committee will consider the applicant's ability to commit the required time, ability to serve in an unbiased capacity, and desire to act in the credit union's best interest.

Please contact the Administrative Office for a list of qualifications and to request an application packet. Call (808) 447-8050 on Oahu, or email administration@hsfcu.com, or write Hawaii State FCU, 5th Floor, Attn: Governance and Nominating Committee, P.O. Box 3072, Honolulu, HI 96802-3072. We must receive your completed nomination application by 5 p.m. Wednesday, November 30, 2022. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check.

Events & Branch Holiday Schedule

For more information, visit www.HawaiiStateFCU.com/events

October 6	Webinar: Student Loan Forgiveness at 2 p.m.
October 12	Webinar: 5 Steps to Survive Inflation at 8 a.m.
October 20	Webinar: Steps to Financial Freedom at 12 p.m.
November 8	Holiday Closure: Election Day
November 9	Webinar: What is Your Money Personality at 9 a.m.
November 11	Holiday Closure: Veterans' Day
November 16	Webinar: Psychology of Spending at 12 p.m.
November 24	Holiday Closure: Thanksgiving Day
December 15	Webinar: How to Reduce Your Spending at 12 p.m.
December 24	Branches with Saturday hours will close at 1 p.m.
December 26	Holiday Closure: Christmas Day (Observed)
December 31	Branches with Saturday hours will close at 1 p.m.
January 2	Holiday Closure: New Year's Day (Observed)

October Special

2.40%
APR*

15-MONTH TERM SHARE

Limited-time offer. Call or visit any branch

*Annual Percentage Yield (APY) as of October 1, 2022, and is subject to change without notice. Maximum of \$50,000 per member; minimum of \$5,000 from another financial institution. A penalty may be imposed for early withdrawals. Fees may reduce earnings. Term Share will automatically renew at maturity for a 12 Month Term Share at the prevailing dividend rate. Offer not applicable to IRA Term Share or Business Term Share Accounts. Available to Hawaii residents only. Credit union membership required. Contact us for eligibility and additional terms.

Federally insured by NCUA

Oahu: (808) 587-2700
Toll-Free: 1 (888) 586-1056

www.HawaiiStateFCU.com
@HawaiiStateFCU

PERSONAL LOAN
RATES AS LOW AS

7.00%
APR*

five-year term

www.HawaiiStateFCU.com/personal-loans

*Offer good from 10/1/2022 to 12/31/2022. APR includes a 0.25 percentage point discount for automatic payment from a HSFCU checking account. Otherwise, the APR will be 0.25 percentage point higher. Your APR will be based on your creditworthiness and may be higher. Payment Example: A loan of \$1,000 with a 7.00% APR will have 60 monthly P&I payments of \$19.80, which includes \$5.83 total interest paid. Offer applies to new HSFCU loans only. Certain terms and conditions apply. Available to Hawaii residents only. Credit union membership required. Contact us for eligibility.

Federally insured by NCUA

Celebrating Credit Union Awareness Month

International Credit Union (ICU) Day, held this year on October 20, is an annual celebration of the spirit of the global credit union movement. It's a time to recognize the tremendous work that credit unions and other financial cooperatives are doing around the world.

And while celebrating credit unions for one day is great, we thought it would be even better if we could celebrate credit unions for the entire month! During October, Hawaii State FCU will be launching a credit union awareness campaign to educate the public on what a credit union is and the positive impact that credit unions have in bringing financial education, wellness and resources to the community.

Here are just some of the reasons why being a credit union member is so great:

- **Member-owned and operated:** Hawaii State FCU is here to serve the financial needs of our members, and is owned and run by members, just like you.
- **We're a not-for-profit cooperative:** That means that we are always looking at ways to save our members money or to give back, rather than worrying about lining the pockets of shareholders.
- **We are a full-service financial institution:** Just like the banks, Hawaii State FCU offers a full line of products and services to meet your needs, including savings and checking accounts, credit cards, mortgages, auto loans, personal loans, investment services, business banking, and more.
- **Financial education is a priority:** We strongly believe in the power of education and its ability to uplift communities. That's why we work with local schools and community organizations to provide financial seminars, workshops, and resources.
- **We offer innovative technology:** From our new digital banking platform, to our first-in-the-state interactive teller machines (ITMs) with palm vein-scan biometric authentication, we are an innovation leader in the local financial industry.
- **We are one of Hawaii's Best Places to Work:** We've been named one of Hawaii's Best Places to Work by Hawaii Business Magazine for 10 consecutive years. Our employees consider *always right by you* a way of life, and it shows through our consideration for our members and each other.

Be on the lookout for more credit union awareness information in the month of October! And make sure to refer your friends and family to become Hawaii State FCU members through our 52x52 New Member Referral program for a chance to win one of our weekly prizes!

Existing members,
refer a new member and
you'll be entered into our
weekly drawing to win
a **\$750 Ala Moana
Center gift card!***

**REFER
A FRIEND!**



*Must be 18 years or older and a resident of the State of Hawaii to be eligible to win. No purchase or payment is necessary; visit <https://hsfcu.download/5252-giveaway-rules> for official rules and more information. 52-week promotion began January 1, 2022. Current prize is a \$750 Ala Moana Gift Card. Ala Moana is not affiliated with this promotion. Prizes are awarded in a random drawing from all eligible entries.

Federally insured by NCUA

Refer a Friend or Family Member!

Love being a Hawaii State FCU member? Refer your friends and family to join the credit union, and you could be entered to win one of our awesome weekly prizes!¹ This quarter, we're giving away a \$750 Ala Moana Center gift card! So start on that holiday shopping list and submit your member referrals for a chance to win!

In addition, qualifying new members can earn \$52² through our special promotion. For more information and to download a member referral card, visit www.HawaiiStateFCU.com/refer-a-friend.

¹ Must be 18 years or older and a resident of the State of Hawaii to be eligible to win. No purchase or payment is necessary; visit <https://hsfcu.download/5252-giveaway-rules> for official rules and more information. 52-week promotion began January 1, 2022. Current prize is a \$750 Ala Moana Center Gift Card. Ala Moana Center is not affiliated with this promotion. Prizes are awarded in a random drawing from all eligible entries.

² Ten (10) posted net purchase transactions with an HSFCU debit card within 30 days of checking account opening are required to qualify. Or open a new checking account with a direct deposit within 60 days of account opening. Annual percentage yields as of September 30, 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 offers may change at any time. The offer applies to new members only, with a limit of one per member.

Payment is subject to IRS reporting requirements. Offer and new accounts are open to Hawaii residents only. Visit a branch or contact us for more information.

Federally insured by NCUA



Hawaii State FCU Bids Aloha to Roland Ogoshi

Many of our members recognize the gentle voice and humble presence of Roland Ogoshi, the long-time manager of our Alii Branch. Over his 40-year tenure at Hawaii State FCU, Roland has assisted thousands of members with their financial needs. He has also served as an unofficial credit union historian of sorts, recalling fond memories over his many years, including branch openings, employee events and even sharing a few photos of the staff's polyester uniforms from the 80s!

In September, our Hawaii State FCU family bid Roland a fond aloha as he embarked on his well-deserved retirement. We will definitely miss him but look forward to hearing about all of his adventures in this new chapter of his life! Congratulations Roland!

Get To Know Your New Branch Managers!

Noticed some familiar faces in new places the last time you visited your favorite branch? You're not alone! Some of your favorite Branch Managers along with a few new ones are now assigned to new locations. Be sure to say hello the next time you see them!



Alii Branch Manager: Kathy Ishiro (formerly Kaimuki Branch Manager)

Many of you may recognize Kathy from our bustling Kaimuki Branch. After more than seven years serving the members of Kaimuki, Kathy has stepped in to manage our Alii Branch, following the retirement of Roland Ogoshi. She's excited to have the chance to meet all of the members who live and work in the downtown Honolulu area!



Kaimuki Branch Manager: Matt Auyong (formerly Hawaii Kai Branch Manager)

Matt will continue serving East Honolulu as he takes over management of our branch in the Kaimuki Shopping Center. Joining Hawaii State FCU in 2021, Matt brings more than seven years of experience in the financial industry and is excited to welcome members to our Kaimuki location.



Hawaii Kai Branch & Hawaii Kai Branch at Safeway Manager: Brandi Smith

You probably already recognize Brandi's friendly smile whenever you visit our Hawaii Kai Safeway location. Now, you'll get the chance to see it twice as often – she's recently expanded her duties to manage both our Hawaii Kai and Hawaii Kai at Safeway Branches. Be sure to say hi if you run into her at either location!



Kapahulu Branch at Safeway Manager: Henry Okazaki

Henry has the distinction of managing our very first Safeway branch, which opened in the Kapahulu Shopping Center earlier this year. Since then, he's become a familiar face to members and Safeway shoppers alike. Make sure to visit the next time you're stopping by for \$5 Friday deals!



Kihei Branch at Safeway Manager: Danell "Dee" Kanae

It seems like practically everyone on Maui knows and loves Dee! Hawaii State FCU is fortunate to have her managing our newest branch, at the Piilani Village Shopping Center in Kihei. If you find yourself in South Maui, please make sure to stop by and say hello! They would love to see you!

Congratulations to our 2022 Scholarship Winners

Since 1996, Hawaii State FCU's Scholarship Program has awarded nearly \$1 million to deserving students pursuing a higher education. This year, the Hawaii Community Foundation once again administered our program, assisting us with awarding 20 scholarships totaling \$100,000.

Hawaii State FCU would like to congratulate this year's scholarship recipients. They represent a wide range of talented individuals, attending schools both here and across the Mainland, working towards undergraduate and graduate degrees. We're proud of their accomplishments and encourage them to continue to dream big!

Please visit www.HawaiiStateFCU.com/scholarship for more information on our 2023 Scholarship Program, which will be accepting applications beginning November 2022!



Cheyenne Aipolani
PACIFIC UNIVERSITY



Kobey Arai
UNIVERSITY OF HAWAII – MANOA



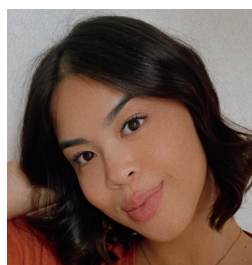
Seth Arakawa
OREGON STATE UNIVERSITY



Cierralyn Cabral
UNIVERSITY OF HAWAII - HILO



Irelyn Carba
UNIVERSITY OF NEVADA - LAS VEGAS



Daryl Jean Chun-Pescaia
CHAMINADE UNIVERSITY OF HONOLULU



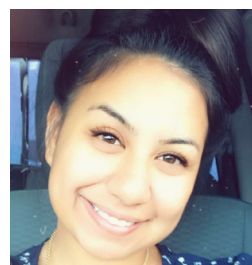
Jade Dela Cruz
GRAND CANYON UNIVERSITY



Nalehua O Puna Donlin
UNIVERSITY OF HAWAII – MANOA



Hokulani Garcia
UNIVERSITY OF HAWAII – WEST OAHU



Jailynn Hale
CHAMINADE UNIVERSITY OF HONOLULU



Alisha Kaluhiokalani
UNIVERSITY OF HAWAII – MANOA



Christina Kaleiwahea
UNIVERSITY OF HAWAII – MANOA



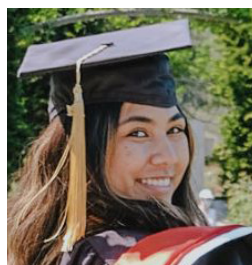
Gavin Kawai
CHAMINADE UNIVERSITY OF HONOLULU



Cheyenne Lewis
UNIVERSITY OF HAWAII – MANOA



Ryan Luu
UNIVERSITY OF HAWAII – MANOA



Leah Maddela
A T STILL UNIVERSITY OF HEALTH SCIENCES



Asia Makaawaawa
KAPIOLANI COMMUNITY COLLEGE



Kamehalani Ortiz
UNIVERSITY OF HAWAII – WEST OAHU



Madisyn Polendey
CHAMINADE UNIVERSITY OF HONOLULU



Kanoe Wilson
UNIVERSITY OF HAWAII – MANOA

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	Katrina-Ann Kapā Oliveira
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

Facebook: HawaiiStateFCU

Federally insured by NCUA

