



**HAWAII STATE**

FEDERAL CREDIT UNION

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April 2023 • Volume 45 • Quarter 2

## Congratulations to our 2023 Board of Directors



Mark Yamakawa

Dawn Kurisu

Grant Tanimoto

Kaulana Park

Terrence Aratani

Thank you to everyone who voted in our 2023 Board of Directors election! The winners were announced during our 2023 Annual Meeting on March 22. Congratulations to our newly elected board members, **Mark Yamakawa, Dawn Kurisu, Grant Tanimoto, Kaulana Park, and Terrence Aratani.** With the expansion of our board to nine members this year, Yamakawa, Kurisu and Tanimoto will serve three-year terms, Park will serve a two-year term, and Aratani will serve a one-year term.

Other board members continuing their terms of service include Marion Higa, John Katahira, Ryan Morita, and Monica Toguchi Ryan.

In addition, Hawaii State FCU pledged to donate \$5 for every online vote we received in our 2023 Board of Directors election, up to \$10,000, to Parents and Children Together (PACT). We're pleased to announce that thanks to our members casting online votes, we were able to donate \$10,000 to PACT to support their efforts to establish meaningful and healthy relationships between parents and children.

## Events & Branch Holiday Schedule

For more information, visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events)

- April 5 Webinar: Navigating Auto Buying at 7 a.m.
- April 7 Holiday Closure: Good Friday
- April 20 Webinar: Money Management Through Transitions at 10 a.m.
- May 10 Webinar: Understanding Credit Reports & Scores at 9 a.m.
- May 18 Webinar: Financial Decisions for Young Adults at 10 a.m.
- May 18 Webinar: Hey, Homeowners! Discover Ways to Leverage Your Equity! at 12 p.m.
- May 29 Holiday Closure: Memorial Day
- June 12 Holiday Closure: Kamehameha Day (observed)
- June 22 Webinar: Identity Theft at 10 a.m.

## 86th Annual Meeting

Thank you to everyone who attended our 2023 Annual Meeting – our first in-person meeting since 2019! It was an afternoon of firsts as we held a “hybrid” meeting with in-person attendees as well as members attending an audio-only broadcast via telephone. After several years apart, we were happy to have the opportunity to greet members in-person again and look forward to more meetings like this one in the future.

## Don't Be "Phished In" by Identity Thieves

Phishing continues to be a leading issue and threat for many companies and consumers. As of October 2022, phishing attacks increased by 61% nationally compared to the previous year.\* Scammers are becoming increasingly sophisticated with deceptive texts, emails and messages they use to trick people into divulging personal information.

We will never call, text or email you and request your account number, username, password, social security number, or other sensitive information.

Read up on some tips, tricks and what to look out for in our Wallet Wisdom Blog by visiting [www.HawaiiStateFCU.com/blog](http://www.HawaiiStateFCU.com/blog) and clicking on “Don't Be 'Phished In' by Identity Thieves.” We're also offering a free webinar focusing on Identity Theft on June 22. Visit [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events) and register to attend today!

\*Based on a November 2022 report by computer and network security company SlashNext.



## 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 filing your Federal and 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 your 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 Digital Banking using your desktop or Mobile App (Select your account then click "Details.")
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.



## Celebrating Financial Literacy Month

April is Financial Literacy Month, which makes it a great time to remember why financial knowledge and education are the keys to maintaining good financial health. A solid understanding of concepts such as budgeting, credit and savings can help you make better financial decisions in the future.

Looking to take some steps towards better financial literacy? Here are some simple things that you can do:

- **Make Budgeting a Monthly Habit:** Creating a budget is a great way to better understand your monthly expenses and spending limitations. Knowing where your money goes each month can help you plan or change spending habits to accommodate future expenses like buying a car or going on a dream vacation.
- **Visit Wallet Wisdom:** Our Wallet Wisdom site at [www.HawaiiStateFCU.com/wallet-wisdom](http://www.HawaiiStateFCU.com/wallet-wisdom) has a wealth of financial education tools and resources, including free online courses, budgeting calculators and articles on everything from buying a home to budget-friendly recipes.
- **Register for a Free Webinar:** We offer free webinars on topics such as buying a home, understanding credit and more. Topics change monthly; visit our Events page at [www.HawaiiStateFCU.com/events](http://www.HawaiiStateFCU.com/events) to see a list of upcoming webinars and register today!

For more financial literacy tips and resources, visit [www.HawaiiStateFCU.com/wallet-wisdom](http://www.HawaiiStateFCU.com/wallet-wisdom).

## Refer A Friend For a Chance To Win \$1,500

We want to thank and reward you for the members you refer to us. For every friend you refer to join, you're entered into our quarterly drawing for \$1,500. The more referrals you make, the more entries you earn.\*\*

Simply pick up a Referral Card at any branch or visit [www.HawaiiStateFCU.com/referral](http://www.HawaiiStateFCU.com/referral) to download and print a card today.

\*\*Must be 18 years or older and a resident of the State of Hawaii to be eligible to win. No purchase or payment necessary. See official rules at [www.HawaiiStateFCU.com/referral](http://www.HawaiiStateFCU.com/referral) for more information. Prizes are awarded in a random drawing from all eligible entries.



### Board of Directors

Chairman	Kaulana Park
Vice Chairman	Mark Yamakawa
Treasurer	John Katahira
Secretary	Monica Toguchi Ryan
Director	Terrence Aratani
Director	Marion Higa
Director	Dawn Kurisu
Director	Ryan Morita
Director	Grant Tanimoto

### 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](http://www.HawaiiStateFCU.com)

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