



HAWAII STATE

FEDERAL CREDIT UNION

always right by you

credit LINES

October 2023 • Volume 46 • Quarter 4

Headquarters Branch is Now Open

With lei, smiles and plenty of aloha, our highly-anticipated Headquarters Branch opened to members on August 21. A blessing was held in the early morning, with members already queued and waiting to be among the first welcomed in when the branch officially opened for business at 8 a.m.

Our Headquarters Branch represents a brand-new chapter in our credit union's history, with the closing of our Main Branch on Halekauwila Street after more than 40 years. The Hawaii State FCU Headquarters now places us at the heart of downtown Honolulu's civic center, near many state and government office buildings.

With more private meeting spaces for financial discussions, 24/7 access to our first-in-Hawaii Interactive Teller Machines (ITMs), and free member parking, we invite all of our members to visit the Headquarters Branch soon!

Headquarters Branch

333 Queen Street (Parking entrance on Richards Street)
Hours: Monday - Friday, 8 a.m.-5 p.m.



EVENTS & BRANCH HOLIDAY SCHEDULE

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

- Oct 11 Webinar: Sinking Funds - Your Savings Strategy for (Un)Expected Expenses at 7 a.m.
- Oct 12 Webinar: Psychology of Spending at 10 a.m.
- Oct 12 Webinar: Home Mortgages 101, Simplified for You! at 12 p.m.
- Nov 8 Webinar: How to Reduce Your Spending at 10 a.m.
- Nov 10 **Holiday Closure: Veterans' Day (Observed)**
- Nov 23 **Holiday Closure: Thanksgiving Day**
- Dec 13 Webinar: Building Wealth Through Real Estate at 12 p.m.
- Dec 25 **Holiday Closure: Christmas Day**
- Jan 1 **Holiday Closure: New Year's Day**

always cash

Get ready for the card that's always there for you.

2.5% cash back*



always cash
VISA® SIGNATURE REWARDS CARD

www.alwayscashcard.com

*Earn 2.50% cash back on net purchases up to \$5,000 each billing cycle. After that, a 1.25% cash back will apply to additional net purchases. Federally insured by NCUA



MAUI FOOD BANK
Helping the Hungry
Visit us online at www.mauifoodbank.org

More Than \$100,000 Raised For Maui Food Bank

A huge mahalo to all of our members, employees, and community and business partners who contributed to our fundraising drive for the Maui Food Bank's disaster relief efforts on the Valley Isle. Together, we raised more than \$104,000 and counting, exceeding our original goal.

In the days immediately following the devastating Maui wildfires, Maui Food Bank responded by distributing nearly 150,000 pounds of food to provide meals to displaced individuals and families. Your contributions will provide additional financial support as they continue their vital emergency response and relief efforts. We continue to stand with our friends and family on Maui, and are truly appreciative for the generosity and aloha that has been shown by our entire Hawaii State FCU family.



Member Receives \$1,500 from Refer A Friend Promotion

Congratulations to Estrella T., the 2nd Quarter 2023 winner of our Refer A Friend promotion!

Estrella was automatically entered into our quarterly drawing after referring a friend to join the credit union.

We give away \$1,500* each quarter to a member who refers friends and family to join. The more referrals you make, the more entries into the drawing you earn!

www.HawaiiStateFCU.com/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 necessary. Visit www.HawaiiStateFCU.com/referral for official rules and 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

Congratulations to our 2023 Scholarship Winners

Since 1996, Hawaii State FCU's Scholarship Program has awarded more than \$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 2024 Scholarship Program, which will be accepting applications beginning December 2023!

Sienna A.	Pacific University
Adriana A.	Pomona College
Kammiee-Marie A.	Carnegie Mellon University
Nalehua O Puna D.	University of Hawaii – Manoa
Sai F.	University of Hawaii – Manoa
Hokulani G.	University of Hawaii – Manoa
Keely G.	San Diego State University
Dandi H.	University of Phoenix – Arizona
Deanna J.	Chaminade University of Honolulu
Christina K.	University of Hawaii – Manoa
Tatum L.	University of Hawaii – West Oahu
Sasha L.	University of Hawaii – Manoa
Leah M.	A T Still University of Health Sciences
Briana O.	Leeward Community College
Kamehalani O.	University of Hawaii – West Oahu
Kekoaponoka'ilanilua P.	Creighton University
Madisyn P.	Chaminade University of Honolulu
Tasha R.	Chaminade University of Honolulu
Ashley T.	University of Hawaii – Manoa
Anonymous Recipient	

For a full list of branches and hours please visit www.HawaiiStateFCU.com

📍 [Facebook](https://www.facebook.com/HawaiiStateFCU) / [Instagram](https://www.instagram.com/HawaiiStateFCU) / [Twitter](https://www.twitter.com/HawaiiStateFCU) / [YouTube](https://www.youtube.com/HawaiiStateFCU) / [www.HawaiiStateFCU.com](https://www.hawaii-state-fcu.com)

Monday to Friday: 7:30 am - 6:00 pm
Saturday: 9:00 am - 5:00 pm