



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

January 2024 • Volume 47 • Quarter 1

Call for Nomination Applications for 2024 Hawaii State FCU Board of Directors

We are accepting nomination applications to fill positions on our Board of Directors that begin in June 2024. 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 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, Attn: Nominating Committee, P.O. Box 3072, Honolulu, Hawaii 96802-3072. We must receive your completed nomination application by 5 p.m. Friday, February 2, 2024. All applicants will be required to sign a consent form allowing the credit union to conduct a credit and background check.

BRANCH HOLIDAY & WEBINAR SCHEDULE

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

Jan. 1 Holiday Closure: New Year's Day

Jan. 15 Holiday Closure: Martin Luther King, Jr. Day

Jan. 17 Understanding Your Credit Report & Score at 10 a.m.

Jan. 17 Affordable Lending Home Buyer Programs at 12 p.m.

Jan. 24 Reaching Your Financial Goals in 2024 at 8 a.m.

Feb. 15 Your Money 101: Teaching Kids About Money at 10 a.m.

Feb. 15 Choosing the Right Mortgage for You at 12 p.m.

Feb. 19 Holiday Closure: Presidents' Day

Feb. 28 Understanding Your Money Personality at 8 a.m.

Mar. 13 Steps to Financial Freedom at 10 a.m.

Mar. 13 Building Wealth Through Real Estate at 12 p.m.

Mar. 26 Holiday Closure: Kuhio Day

Mar. 29 Holiday Closure: Good Friday

HAWAII STATE FCU MEMBER BENEFIT

The LineUp at Wai Kai

\$10 off our 4-hour Wai Kai Lagoon "Play Your Way"

Valid for visits now until Feb 29, 2024, when you mention "HSFCU Member" or use code "HSFCU".

Kitchen Door O'ahu

50% off Lunch for HSFCU members

Valid for lunch on weekdays only between 11 am-2 pm, now until Feb 29, 2024. Up to 6 guests, 50% off bill (excluding alcohol) with HSFCU proof of membership and Kitchen Door O'ahu newsletter sign-up.

Visit for location and hours www.waikai.com.



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

Congratulations to Amanda S., our 3rd Quarter 2023 Refer A Friend winner!

Amanda 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 Hawaii State FCU. 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.

Scholarship Program Accepting Applications Through Feb. 29



Applications are currently being accepted for the 2024 Hawaii State Federal Credit Union Scholarship Program now through February 29, 2024 at 4 p.m. Hawaii Standard Time. Twenty deserving recipients will each receive a

\$5,000 scholarship to further their education. Hawaii Community Foundation will administer this year's scholarship program.

For more information on eligibility, requirements and how to apply, please visit

www.HawaiiStateFCU.com/scholarship.

Investing in Education Begins Feb. 1

Attention all Hawaii Department of Education classroom teachers! Hawaii State FCU will be accepting applications for our 2024 Investing in Education teacher grant program beginning February 1. We will once again have \$40,000 in total funding to award public school teachers needing classroom supplies.

The dollar amount of each grant will be up to \$500 and will be determined based on individual need. Visit our website for more information beginning in February.

www.HawaiiStateFCU.com/InvestingInEducation.



Move Money With Our Mobile App

Managing your money can take a lot of time. Tracking deposits, monitoring expenses, remembering when to make payments – it can be enough to overwhelm even the savviest budgeter! Fortunately, the Hawaii State FCU Mobile App¹ gives you the power and flexibility to move your money anytime and from virtually anywhere right from your smartphone.

Use our app to schedule and pay bills², send funds³ to a friend's Venmo or Paypal account, and more. You can even deposit checks right from your smartphone⁴!

Learn more about the Hawaii State FCU Mobile App's cool and convenient money-moving services by visiting our Wallet Wisdom Blog and clicking on "Deposit, Transfer and Pay Your Way With Our Mobile App."

www.HawaiiStateFCU.com/blog

1. 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. Bill Pay feature requires an active Hawaii State FCU checking account. 3. Pay A Person feature requires an active Hawaii State FCU account with a debit card. 4. Mobile Check Deposit feature is available only on Hawaii State FCU Mobile App version 4.1.0.0 and higher.

IMPORTANT: IRA WITHHOLDING NOTICE: Payments and distributions from your IRA are subject to federal income tax withholding. You have the right to elect not to have withholding apply to any payment or distribution. Your election remains effective until it is revoked. You may revoke your election at any time. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Penalties may be incurred under the estimated tax payment rules if the payments of estimated tax are not adequate and sufficient tax is not withheld from the payment or distribution.

Please call our Member Service Call Center at (808) 587-2700 (Oahu) or U.S. Toll-Free at (888) 586-1056 if you would like to make a change to your federal tax withholding election. Hawaii State FCU does not provide legal or tax advice. Please consult your attorney or tax advisor if you have any questions.

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

  HawaiiStateFCU

Federally insured by NCUA 