



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

October 2024 • Volume 49 • Quarter 4



## Waikele Branch at Safeway Opens November 1

We're pleased to announce the opening of our newest location, the Waikele Branch at Safeway, this November. Offering our members who live and work in the Waikele and Waipahu areas another convenient banking option, the branch at Waikele Center will be Hawaii State FCU's fourth Safeway location, offering extended hours and full financial services while you shop.

The new Waikele Branch at Safeway will also include 24/7 ITM (Interactive Teller Machine) access, giving members the ability to quickly and easily handle transactions and payments when it's most convenient for them. Please be on the lookout for more information about our Waikele Branch at Safeway, including grand opening specials, as we get closer to November 1!



### Waikele Branch at Safeway

Waikele Center  
94-809 Lumiaina Street  
Waipahu, HI 96797

Store Hours:  
Monday-Friday, 9 a.m.-6 p.m.  
Saturday, 9 a.m.-3 p.m.

## BRANCH HOLIDAY & WEBINAR SCHEDULE

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

- Oct. 14 Branch Closure: HSFCU Cares Day**
- Oct. 16 Webinar: Understanding Your Credit Report & Score at 8 a.m.
- Oct. 16 Webinar: Getting Back to Basics: Building Your Budget at 10 a.m.
- Oct. 16 Webinar: Mortgages for Upsizing or Downsizing to a New Home at 12 p.m.
- Nov. 5 Branch Closure: Election Day**
- Nov. 11 Branch Closure: Veterans' Day**
- Nov. 13 Webinar: How to Reduce Your Spending at 10 a.m.
- Nov. 13 Webinar: Thinking About Making Your First Home Purchase? at 12 p.m.
- Nov. 28 Branch Closure: Thanksgiving Day**
- Dec. 11 Webinar: Money Management Through Transitions at 10 a.m.
- Dec. 11 Webinar: Building Wealth Through Real Estate at 12 p.m.
- Dec. 25 Branch Closure: Christmas Day**
- Jan. 1 Branch Closure: New Year's Day**

## Inaugural HSFCU Cares Day: October 14

More than 300 Hawaii State FCU employees across the credit union will come together for a day of volunteering during our inaugural HSFCU Cares Day on Monday, October 14. All branches and our headquarters will be closed to allow all employees the opportunity to immerse themselves in our communities while assisting a number of non-profit organizations to provide financial education, pack and deliver meals, support kupuna, and more. The goal of HSFCU Cares Day is to further perpetuate our organization's vision of building relationships to enrich lives through service and community involvement.



## Celebrating International Credit Union (ICU) Day on October 17

Each year, credit unions across the world celebrate ICU Day, a day to reflect on the credit union movement's history, member experiences and to raise awareness for the important work that credit unions do to provide financial services to our communities.



To celebrate, we invite our members to stop by any of our branch locations during the month of October and enter for a chance to win a YETI Hopper® M30 Soft Cooler\* (valued at \$350)! We will be giving away one cooler at each of our branch locations on Oahu and Maui.

Plus, visit any branch on ICU Day and receive your complimentary Hawaii State FCU "Boo" bucket! Use it to carry your trick-or-treat sweets or decorate it for your Halloween party! Limit one bucket per member while supplies last.

\*You must be 18 years or older to participate. Limit one entry per member per day. For official rules, visit <https://hsfcu.download/icu-rules>. YETI is not affiliated with this promotion.



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

Congratulations to Kristen K., the 2nd Quarter 2024 winner of our Refer A Friend promotion! Kristen 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](http://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](http://www.HawaiiStateFCU.com/referral) for official rules and more information. Prizes are awarded in a random drawing from all eligible entries.

## October is Cybersecurity Month

October is Cybersecurity Awareness Month, and it's a great time for everyone to refamiliarize themselves with ways to reduce your risk of becoming an online victim. Here are some tips from our nation's Cybersecurity and Infrastructure Security Agency (CISA) on ways you can guard yourself against cyber threats:

### Don't get "phished in."

Phishing scams often use legitimate-looking emails, websites and online forms to trick you into divulging personal information. Remember that legitimate businesses, like Hawaii State FCU, will NEVER call, text or email members asking for sensitive information, including social security numbers, passwords, account credentials or PIN codes.

### Beef up your passwords.

Reduce your risk by using strong passwords. A general rule would be to use a unique password that is at least 16 characters long, random and unique for each account. Including upper and lower case letters, numbers and symbols can also help strengthen your passwords.

### Use multi-factor authentication.

Multi-factor authentication (MFA) provides extra security for online accounts and apps. Examples of MFA include receiving a special code via text, or a prompt to use face ID before allowing a login.

### Stay up-to-date.

Keeping your software and operating systems up-to-date is one of the best ways to reduce your risk of becoming a cyber victim. These updates often contain important security patches to protect you from potential vulnerabilities.



## Money Matters Financial Conference on November 9

Hawaii State FCU is the presenting sponsor of the first-ever Money Matters Financial Conference, held by Hawaii Business Magazine. Join us on Saturday, November 9 at Mid-Pacific Institute for a day of inspiring and educational workshops covering a range of topics and led by local and national industry experts.

Hawaii State FCU members also receive 50% off the regular-price ticket for the event, which includes lunch. Visit [moneymatters.hawaiibusiness.com](http://moneymatters.hawaiibusiness.com) and use the code HSFCU at checkout to activate your exclusive discount, while supplies last. Hope to see you there!

## Don't Fall for Fraud – Stay Informed

Scammers are impersonating Hawaii State FCU, contacting members via phone call, text, or email in order to trick you into divulging sensitive information. Never share your personal information, including account numbers, passwords, PINs, debit/credit card numbers, or your Social Security Number with anyone who contacts you requesting it. If you receive a suspicious communication from someone saying they're from Hawaii State FCU, do not respond or click on any links. Review your account activity and contact us immediately if you spot anything suspicious.

[www.HawaiiStateFCU.com/fraud-alerts](http://www.HawaiiStateFCU.com/fraud-alerts)

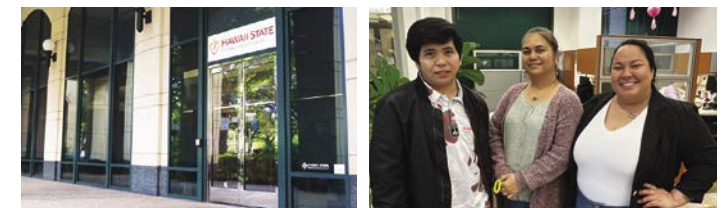
## It's Easier Than Ever To Become A Member!

We've made it easier than ever to become a Hawaii State FCU member!

### Checking or Savings? You choose.

Simply maintain \$100 in a checking or savings account to become a member. Our accounts have different balance requirements and fees so choose the account that's right for you.

Help us spread the word to your family and friends! To learn more, visit any Hawaii State FCU branch or check out our membership eligibility page at [www.HawaiiStateFCU.com/join](http://www.HawaiiStateFCU.com/join).



## Ali'i Branch Closing November 15

After nearly 20 years serving the downtown Honolulu area, we will be closing our Ali'i Branch on Alakea Street and transitioning services right down the street to our Headquarters Branch, beginning Monday, November 18, 2024.

With many of our members now visiting our flagship branch at 333 Queen Street, and with the addition of our Hawaii State Investment Services Center next door, the decision was made to consolidate our downtown services to our Headquarters location. Our Ali'i branch will permanently close on Friday, November 15, 2024 at 5 p.m. Rest assured our Ali'i team members will all be transitioning to new roles at other branch locations or departments within the organization, with several familiar faces remaining downtown at our Headquarters Branch.

The ATM at Ali'i Branch will no longer be available after the closure, however our Headquarters Branch offers a 24/7 ITM near the member entrance on Queen Street. HSFCU members may also enjoy surcharge-free withdrawals at any Bank of Hawaii ATM.

Thank you to all of our members who have visited and supported the Ali'i Branch throughout the years.

## Congratulations to Our 2024 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 worth up to \$5,000 each. Hawaii State FCU would like to congratulate this year's scholarship recipients. We're proud of their accomplishments and encourage them to continue to dream big! Please visit [www.HawaiiStateFCU.com/scholarship](http://www.HawaiiStateFCU.com/scholarship) for more information on our 2025 Scholarship Program, which will be accepting applications beginning December 2024!

**Adriana A.**  
Pomona College

**Tristan B.**  
Brigham Young University – Hawaii

**Sonny C.**  
Coe College

**Nalehua O Puna D.**  
University of Hawaii – Manoa

**Keely G.**  
University of Nevada – Las Vegas

**Riana G.**  
University of Hawaii – Manoa

**Dandi H.**  
Phoenix College

**Maricela H.**  
University of Hawaii – Maui College

**Deanna J.**  
Chaminade University of Honolulu

**Christina K.**  
University of Hawaii – Manoa

**Sasha L.**  
University of Hawaii – Manoa

**Leah M.**  
A T Still University of Health Sciences

**Bobbi-Li M.**  
Southeast Community College Area

**Richalle P.**  
Hawaii Pacific University

**Madisyn P.**  
Chaminade University of Honolulu

**Melanie Q.**  
Chaminade University of Honolulu

**Lori-Lei T.**  
Chaminade University of Honolulu

**Chelsea T.**  
University of Hawaii – Manoa

**Kekumunui V.**  
University of Hawaii – Manoa

**2024 Recipient**  
Information Not Available



## Hawaii State FCU Donates \$25,000 to Salvation Army Maui

In strong support and remembrance, Hawaii State FCU presented a \$25,000 donation to the Salvation Army Maui dedicated to the continued recovery of the communities impacted by the devastating Maui wildfires in 2023. The donation is part of an internal fundraising initiative, which the credit union and its employees collectively contributed to in support of the Salvation Army Maui.

## Hawaii State FCU Presents: Here in Hawaii

Hawaii State FCU is a proud sponsor of Here in Hawaii, a show about local people and their stories that make Hawaii such a special place to live. Hosted by Nolan Hong, episodes air weekly, Sundays at 5 p.m. on KHON.



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### 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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