HAWAII STATE
FEDERAL CREDIT UNION
always right by you

2026-2027 BOARD OF DIRECTORS

Welcome Our 2026 Board of Directors

Thank you to everyone who attended our 89th Annual Meeting on June 20. At our meeting we welcomed Darcy Endo-Omoto, our newest member to the Hawaii State FCU Board of Directors, as well as returning directors Dawn Kurisu, Grant Tanimoto and Mark Yamakawa.

We also recognized former board member Monica Toguchi Ryan for her seven years of service to the credit union.

Other board members continuing their terms of service include directors Kira Higa, John Katahira, Brennon Morioka, Darren Nakao, and Garret Yoshimi.

EVENTS & BRANCH HOLIDAY SCHEDULE

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

July 3	**Branch Closure: Independence Day (Observed)**
July 4	**Branch Closure: Independence Day**
July 8	Webinar: Smart Planning for K-12 School Costs at 8 a.m.
July 26	Maui Member Day: Maui Ocean Center
August 21	**Branch Closure: Statehood Day**
September 7	**Branch Closure: Labor Day**

IRA WITHHOLDING NOTICE

This distribution from your Individual Retirement Account (IRA) is subject to federal income tax withholding. You have the right to elect whether or not withholding will apply. If you have not made an election, federal income tax has been withheld at the default rate of **10%**. To change your withholding election, please submit a completed **IRS Form W-4R** (for nonperiodic payments) or **Form W-4P** (for periodic payments). These forms are available at **www.irs.gov**. You may revoke or change your election at any time. If you're withholding and estimated tax payments are not sufficient, you may be subject to penalties under IRS estimated tax rules. Withholding does not affect the amount of tax you owe. For assistance or to make changes to your election, contact our Member Service Call Center at (808) 587-2700 (Oahu) or U.S. Toll-Free at (888) 586-1056. *Hawaii State FCU does not provide legal or tax advice. Please consult your tax advisor for personalized guidance.*

Be Prepared for Natural Disasters

Hurricane season in Hawaii is June 1 to November 30. However, natural disasters can happen at any time. In addition to preparing an emergency kit with things like food, water and supplies, it's also important to make sure you're financially prepared for a natural disaster. Here are a few steps you can take to prepare your family:

- **Have copies of all your important financial, insurance and personal documents on-hand.** Keep copies of them in a safe, secure place you can easily access.
- **Enroll in Digital Banking.** You can manage your finances from your smartphone even if you're not able to physically visit a branch.
- **Keep some cash in your Emergency Kit.** If the power is out, having access to cash to pay for needed supplies or food may come in handy.
- **If you haven't done so already, sign up for direct deposit.** A natural disaster could disrupt services for days or weeks. Utilizing electronic payments when possible for paychecks or benefits will help protect you financially before disaster strikes. Talk to your employer to see if this is an option.

For additional tips on financial preparedness, visit the FEMA's preparedness education page at **www.ready.gov/financial-preparedness**.

Keeping Kupuna Safe from Financial Fraud

Kupuna are often targets for financial fraud and abuse, with millions becoming victims each year. According to the FBI's 2025 Internet Crime Report, seniors ages 60 and older made up nearly 20 percent of all fraud and scam complaints, suffering more than $7.7 billion in losses. Unfortunately, many seniors are too embarrassed or scared to report fraud abuse when it happens.

At Hawaii State FCU, we are deeply committed to safeguarding our members and their financial well-being. Our team is trained to notice red flags and behaviors that may identify whether a member is vulnerable or a victim of financial abuse. If you're concerned about a senior in your life falling victim to elder financial abuse, visit our Fraud Alerts page at **www.HawaiiStateFCU.com/fraud-alerts** for the latest information on fraud schemes, different types of scams and what you can do to protect yourself and your loved ones.

Member Receives $1,500 from Refer A Friend Promotion

Congratulations to Adrenne M., our first quarter 2026 Refer A Friend winner! Adrenne was automatically entered into our quarterly drawing after referring a family member 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 in 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.

Member Service Call Center

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

Monday to Friday: 7:30 a.m. – 6:00 p.m.
Saturday: 9:00 a.m. – 1:00 p.m.

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

/HawaiiStateFCU