



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you

credit LINES

October 2026 • Quarter 4



HSFCU Cares Day: October 12

Hawaii State FCU employees will be coming together once again for our 3rd Annual HSFCU Cares Day. All branches will be closed on Monday, October 12 to allow both branch and back-office employees the opportunity to immerse themselves in our communities while assisting a number of non-profit organizations with beautification, packing and delivering meals, engaging with kupuna, and more. The goal of HSFCU Cares Day is to perpetuate our credit union's vision of building relationships to enrich lives through service and community involvement.

Visit Us on October 15 for an ICU Day Gift!

Each year, credit unions across the world celebrate International Credit

Union (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 ICU Day and also commemorate our 90th anniversary, we invite you to stop by any branch on Thursday, October 15 and pick up your free limited-edition Hawaii State FCU red palaka cooler bag! Must be a Hawaii State FCU member. Limit one bag per member, while supplies last.



EVENTS & BRANCH HOLIDAY SCHEDULE

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

October 12	Branch Closure: HSFCU Cares Day
October 15	International Credit Union Day
November 3	Holiday Closure: Election Day
November 11	Holiday Closure: Veterans' Day
November 26	Holiday Closure: Thanksgiving Day
December 25	Holiday Closure: Christmas Day
January 1	Holiday Closure: New Year's Day



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

Congratulations to Shawnee K., the 2nd Quarter 2026 winner of our Refer A Friend promotion! Shawnee 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. The more referrals you make, the more entries into the drawing you earn!

Learn more at 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.

Congratulations to Our 2026 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 for more information on our Scholarship Program.

Adriana A.	Pomona College
Christin A.	Chaminade University of Honolulu
Sasha A.	Leeward Community College
Makayla D.	University of Hawaii – Manoa
Pualani D.	Honolulu Community College
Nalehua O Puna D.	University of Hawaii – Manoa
John G.	University of Hawaii – Manoa
Guyslyn I.	Loyola Marymount University
Christina K.	University of Hawaii – Manoa
Layla K.	University of Hawaii – Manoa
Lexine K.	University of Hawaii – Manoa
Zaysha L. C.	Chaminade University of Honolulu
Charis M.	Colorado Technical University
Kailani M. S.	Oregon State University
Kanani N.	University of Hawaii – West Oahu
Christophor O.	University of Hawaii – Manoa
Briana O.	University of Hawaii – West Oahu
Sheena-Marie P.	University of Hawaii – Manoa
Autemumu S.	Leeward Community College
Kekumunui V.	Liberty University

Don't Become an Online Victim

October is Cybersecurity Awareness Month, and a great time to familiarize yourself with practical information and tools that can help defend you against cyber threats. Here are some helpful tips from our nation's Cybersecurity and Infrastructure Security Agency (CISA) on precautions you can take to guard yourself against cyber threats:

Don't take the bait.

"Phishing" scams use legitimate-looking emails, websites, texts, and online forms to trick you into divulging personal information. They may contain messages that use compelling language or a sense of urgency, tempting you to act before you think. Protect yourself and don't fall for these attempts. 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.

Use strong passwords.

Cybercriminals are becoming more sophisticated, meaning that simple passwords can be easily compromised. Reduce your risk by using strong passwords. Creating a unique password for each of your online accounts can also reduce your risk if one of your passwords is compromised.

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 on software.

Stay on top of software and operating system updates. These updates often contain important security patches to protect you from potential vulnerabilities and is one of the best ways to reduce your risk.

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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

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