



**HAWAII
STATE**

FEDERAL CREDIT UNION

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credit LINES

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Call for Supervisory Committee Applications

Hawaii State FCU is currently seeking candidates for two (2) open seats on our Supervisory Committee. Both seats carry three-year terms. The Supervisory Committee consists of up to five volunteers, and meets monthly to review various financial and operational activities.

By volunteering to serve on the Supervisory Committee, you have the opportunity to learn about credit union operations, oversee practices and procedures to safeguard members' assets, ensure the credit union meets required financial reporting objectives, and take an active role in making Hawaii State FCU Hawaii's premier credit union.

To obtain an application, contact the credit union's Administrative Office at (808) 447-8050 or email administration@hsfcu.com. Completed applications must be received no later than 5 p.m., Friday, May 29, 2026.

EVENTS & BRANCH HOLIDAY SCHEDULE

For more information on our upcoming events, visit www.HawaiiStateFCU.com/events

- April 3 Branch Closure: Good Friday
- April 25 Shred Day at Mililani, Kaneohe and Kahului Branches
- May 25 Branch Closure: Memorial Day
- June 11 Branch Closure: Kamehameha Day
- July 3 Branch Closure: Independence Day (Observed)
- July 4 Branch Closure: Independence Day

Don't Fall for Fraud – Stay Informed

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



Shred Your Unwanted Paper on April 25

As part of our 90th Anniversary celebration, we're hosting a member-exclusive "Shred Day" on Saturday, April 25 at select branch locations.

Hawaii State FCU members may bring **up to one banker box** of unwanted paper material to be securely destroyed at one of three branches: Mililani or Kaneohe on Oahu or Kahului on Maui. The event is first-come, first-served, no reservations will be taken. Boxes will be accepted from 9 a.m. to 1 p.m., or until the shred receptacles are at capacity. Please note that proof of membership will be required to participate.

For more details on the types of materials accepted and tips on how to best pack and prepare your banker box, visit our Events page at www.HawaiiStateFCU.com/events and select the Shred Day event link.

2026 Board of Directors

Hawaii State FCU is committed to strong governance and ensuring our leadership reflects the expertise needed to serve our members effectively. As Hawaii State FCU continues to grow, our Board of Directors must collectively fit the skill sets and experience needed at this time to take the credit union into the future. Following a thorough assessment, the Board of Directors identified the skills and experience necessary to lead our credit union, and the Nominating Committee has nominated the following individuals for the four open seats available:

- **Mark Yamakawa**
Current HSFCU Director and Chair
- **Dawn Kurisu**
Current HSFCU Director and Secretary
- **Darcy Endo-Omoto**
VP, Executive Advisor to the President at Hawaiian Electric Industries, Inc.
- **Grant Tanimoto**
Current HSFCU Director and Treasurer

Nominations by Petition Now Being Accepted

The Nominating Committee has nominated four candidates to fill the four upcoming vacancies on the Board. Information regarding each of the four candidates is on the reverse side.

Nominations may also be made by petition by at least 500 Hawaii State FCU members who are age 16 or older as of March 31, 2026. A separate petition form must be completed and submitted to the Nominating Committee for each nominee. Each nominee must submit the completed petition form, application packet, and a statement of qualifications.

To obtain additional information regarding nominations by petition, please call the Administrative Office at (808) 447-8050 or email administration@hsfcu.com. The deadline for the Nominating Committee to receive the completed nominations by petition is 5 p.m. Thursday, April 16, 2026. There will be no nominations from the floor. The election will not be conducted by ballot when there is only one nominee for each position to be filled.

Please see the reverse side for information regarding the nominees selected by the Hawaii State FCU Nominating Committee. Contact Hawaii State FCU for large print.



MARK YAMAKAWA

Board Qualifications: I'm grateful to have served as a Board member of Hawaii State FCU for the past 6 years. I also serve on other community

organization boards that provide training, skills, and experience needed to be a good board member. I currently serve on the boards of Hawaii Pacific Health, 'Iolani School, and the HMSA Foundation and previously served on the boards of Kapiolani Medical Center for Women & Children, St. Francis Healthcare System of Hawaii, American Heart Association-Hawaii, Child & Family Service, Kalihi-Palama Health Center, Lanakila (Rehab) Pacific Foundation, and Hospice Hawaii.

Primary Focus If Elected: I will serve the best interests of Hawaii State FCU and its members by providing guidance and perspectives in achieving strategic goals for growth, financial strength, and value to members. Hawaii State FCU is a significant financial institution in our community, and I will strive to protect its fine reputation and service to its members.

Personal Statement: For 28 years, Hawaii State FCU has helped my family toward financial security - I would be humbled to continue serving Hawaii State FCU in appreciation for what it has done for me and the commitment to financial security for all its members.

HSFCU Experience: I have been a member for 28 years.

Work Experience: I retired as Senior Vice President at HMSA where our mission is to improve the lives and health of Hawai'i families. Prior to HMSA, I served as President & CEO of Hawaii Dental Service (HDS) for 8 years and The Queen's Health Systems/The Queen's Medical Center for nearly 30 years in various assignments with my last position as Executive Vice President and Chief Operating Officer.

Education:

'Iolani School

University of California, Berkeley, BS Industrial Engineering & Operations Research

University of Hawaii, Manoa, MBA Finance and Decision Science



DAWN KURISU

Board Qualifications: I am an experienced non-profit executive who is passionate about helping individuals and organizations in Hawaii

thrive. I look forward to bringing a collaborative spirit and deep commitment to the people and community of HSFCU. My board experience includes serving as a board member on various non-profits, working collaboratively with boards as an executive team member, and also as a strategic planning and organizational consultant.

Primary Focus If Elected: If re-elected as an HSFCU director, I would focus on listening to and learning from HSFCU's membership to ensure that we strive to execute on our key strategic initiatives, always in service of our members and community.

Personal Statement: Thank you for considering me as a candidate for the HSFCU Board of Directors. As someone who believes in the spirit of servant leadership, it is important to me to be a representative of the membership and greater community. Growing up with a single mom, I learned the values of hard work, integrity, and unconditional care. These are values I carry with me in my work and service.

HSFCU Experience: I have been a member of HSFCU for almost 40 years, my family for 3 generations, and I am committed to ensuring its success for future generations.

Work Experience: In my work as a former elementary school teacher/administrator, and non-profit executive focused on organizational strategy and community relations, I've worked collaboratively with community and government partners on initiatives and programs that effect positive change for individuals and families in Hawaii.

Education: Born in Hilo and raised on Oahu, I graduated high school from LaPietra, obtained a Bachelor's in Education from Chaminade University and a Master of Education from the University of Hawaii.



DARCY ENDO-OMOTO

Board Qualifications: I bring a combination of legal expertise, executive leadership, and experience in government, regulatory, and community

relations at the federal, state, and county levels. I've worked closely with policymakers, regulators, organizations, and customers, developing a deep understanding of complex regulatory environments and the importance of thoughtful decision-making. I have also had the privilege of serving on several nonprofit boards and participating in professional associations, locally and nationally.

Primary Focus If Elected: If elected, my primary focus would be supporting the long-term stability and growth of HSFCU while ensuring it continues to meet the evolving needs of its members. As today's political, regulatory, and economic landscape grows increasingly complex, it is critical for the Board to provide sound, principled guidance grounded in strategic awareness and member-centered values. My professional background would allow me to contribute meaningfully to governance and oversight.

Personal Statement: Credit unions play an essential role in strengthening local communities, and HSFCU has long been a trusted partner to its members. It would be an honor and a privilege to serve on the HSFCU Board of Directors.

HSFCU has supported its members, including myself, in achieving financial stability and growth at different stages of life. I welcome the opportunity to give back by helping ensure that HSFCU continues to adapt, thrive, and serve its members.

HSFCU Experience: I have been a member of HSFCU for 28 years.

Work Experience: I currently serve as VP and Executive Advisor to the President of HEI. I served as VP and Executive Advisor to the President at Hawaiian Electric, as well as VP of Government and Community Affairs, overseeing federal, state, and county issues, community relations, education, and consumer affairs. Earlier in my career, I was a partner at Goodwill Anderson, specializing in regulatory law and government relations.

Education: McKinley High School; University of Hawai'i at Mānoa (BBA); Loyola Law School, Los Angeles (JD).



GRANT TANIMOTO

Board Qualifications: HSFCU director for 11 years. This experience, insight, and knowledge has helped our credit union (e.g., new

headquarters, products, and services; revised strategic plan; financial literacy program; record asset, loan, and member growth; increased scholarships; member and employee support). I help all credit unions by serving on the GAC of the Hawaii Credit Union League and America's Credit Union Advocacy Policy Committee. I am a member or past member of other community groups (Olelo Community Media Board, Club 200, Elks Club, Honolulu Neighborhood Commission Chair, Salt Lake Neighborhood Board Chair, PAL Lakeside Baseball Coordinator, Salt Lake Community Association President, PTA). I hope to continue helping members with these experiences and insights.

Primary Focus If Elected: I will work in the best interest of HSFCU member-owners to do what is always right by you. HSFCU must constantly innovate to deliver the best service, value, and benefits to members and assist members with making smarter financial decisions. I will provide an independent perspective (as a staffer and member of other boards, I understand the different roles). But I will work closely with the HSFCU ohana to lay the foundation for HSFCU and its members to thrive financially.

Personal Statement: HSFCU was founded on the philosophy of people helping people. This provides my guidance as I commit to serving as a good steward of our resources for current and future members.

HSFCU Experience: HSFCU member since 1979. Board Director for 11 years (Chair- 2 years, Vice-chair-2 years; Treasurer-5 years; served on numerous Board regular/special committees).

Work Experience: Attorney (Private practice); 31 years Hawaii State public service (Campaign Spending Commission General Counsel; Hawaii Tax Department-Acting Director, Deputy Director, Rules Officer; Deputy Attorney General; Law-Clerk; Tour-Escort; Hotel-Clerk; Truck-Driver; Luau-worker; Dishwasher; Cannery worker; News-carrier. 2009 State Employee of the year, first runner-up.

Education: McKinley High School; UH Manoa (BBA Finance); Santa Clara University Law School (JD).

Celebrating Financial Literacy Month

April is Financial Literacy Month, which makes it the perfect time to boost (or refresh) your financial knowledge! Understanding your finances and being able to incorporate skills such as budgeting, credit and savings into your everyday life are keys to maintaining good financial health. Here's a few simple things you can do to improve your financial literacy:

- **Take Advantage of Free Resources:** Our friends at GreenPath Financial Wellness offer a wealth of online seminars on topics including homebuying, preventing financial fraud, managing credit, and more. You can register for free through our website.
- **Make Budgeting and Savings Habits a Priority:** Creating a basic household budget is a useful tool to help you prioritize expenses and understand what you're spending on each month. It can also help you better determine how much you can afford to set aside for an emergency fund.
- **Check Out Our Learning Center:** Hawaii State FCU's Online Learning Center houses useful blogs, tips, calculators, budget-friendly recipes and other tools that you can use to build your financial future. Visit www.HawaiiStateFCU.com/learn to learn more.

Financially Prepare for Natural Disasters

Although we usually worry about hurricane season in Hawaii, natural disasters are a year-round concern. Weather events such as severe storms, strong winds or tsunamis have the potential to close businesses and disrupt operations for extended periods of time. In addition to preparing emergency supplies like food and water, it is equally important to be financially prepared. Here are some simple things you can do to financially prepare for a natural disaster.

- Make sure you have copies of all important financial, insurance and personal documents in a safe, secure place you can easily access if you need to evacuate.
- Enroll in Digital Banking. You can manage your finances from your smartphone even if branches are closed or you are physically unable to visit one.
- Keep cash on-hand. If electricity is out for an extended period, some businesses may only be able to accept cash. Having cash will give you the ability to purchase supplies or food if needed.
- Enroll in direct deposit. A natural disaster can disrupt services for days or even weeks. Using electronic payments when possible for paychecks or benefits will help protect you financially before disaster strikes.

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



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

Congratulations to Cade G., our 4th Quarter 2025 Refer A Friend winner! Cade 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.

Board of Directors

Chair	Mark Yamakawa
Vice Chair	John Katahira
Treasurer	Grant Tanimoto
Secretary	Dawn Kurisu
Director	Kira Higa
Director	Brennon Morioka
Director	Darren Nakao
Director	Garret Yoshimi

Supervisory Committee

Chair	Judy Dang
Secretary	Joshua Strickler
Member	Marcus Chun
Member	Gordon Fukumoto
Member	Taylor Mori

CEO & President Andrew Rosen

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

[Facebook](https://www.facebook.com/HawaiiStateFCU) [Instagram](https://www.instagram.com/HawaiiStateFCU) [LinkedIn](https://www.linkedin.com/company/HawaiiStateFCU) /HawaiiStateFCU