



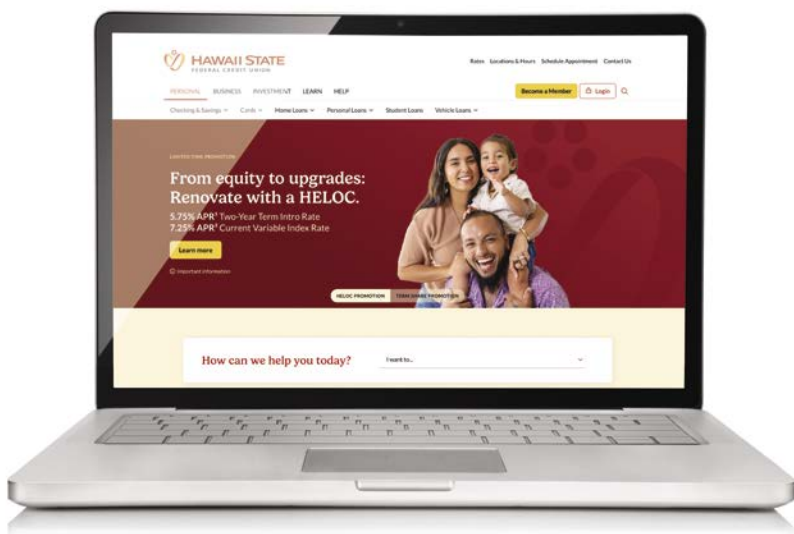
**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# creditLINES

March 2025 • Volume 51 • Quarter 2



## Welcome to a New Online Experience

We're pleased to announce the launch of our redesigned Hawaii State FCU website later this month! With a more modern look and feel, the site will offer improved navigation and self-service tools, more robust search capabilities, and a new online chat feature. Stay tuned for more and get ready for a better **HawaiiStateFCU.com!**

## 2024 Member Impact Summary

At Hawaii State FCU, being ***always right by you*** means doing things with purpose. Whether it's providing our members with convenient financial solutions and quality service, taking care of our employees, or being a good community partner and working to enrich the lives of all – we are proud of what we have accomplished together. Here are some highlights from our 2024 Member Impact Summary.



**ALWAYS RIGHT  
BY YOU**

**\$27.9M**

in share dividends  
given back to our  
members!



**ALWAYS CASH  
REWARDS**

**\$1M+**

in cash back rewards  
from our leading  
credit card.



**MAKING DREAMS  
POSSIBLE**

**\$438M+**

in loans approved  
to help turn dreams  
into reality.



**VOLUNTEERED  
SERVICE**

**1,440+**

hours of dedicated  
employee volunteer  
service.



**GIVING BACK TO  
OUR COMMUNITY**

**\$394k+**

donated to non-profits,  
scholarships and  
grants.



**FINANCIAL  
LITERACY**

**1,600+**

students received  
financial wellness  
education.

## EVENTS & BRANCH HOLIDAY SCHEDULE

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

**April 16** Webinar: Financial Attitudes and Behaviors,  
Part 1: Healthy vs. Unhealthy at 10 a.m.

**April 16** Webinar: Home Improvement and Renovations at  
12 p.m.

**April 18** **Holiday Closure: Good Friday**

**May 14** Webinar: Financial Attitudes and Behaviors, Part 2:  
How You Spend and Money Influencers at 10 a.m.

**May 14** Webinar: Mortgage Basics for First Time Buyers  
at 12 p.m.

**May 26** **Holiday Closure: Memorial Day**

**June 11** **Holiday Closure: Kamehameha Day**

**June 18** Webinar: Financial Attitudes and Behaviors, Part 3:  
Money and the Generational Differences at 10 a.m.

**June 18** Webinar: First Time Home Buyer Explained at 12 p.m.

# 2025 Board of Directors Candidates



## JOHN KATAHIRA

**Board Qualifications:** I am known to be an out-of-box thinker and strong decision-maker, with an astute ability to communicate effectively with different types of people. I am not afraid to challenge status quo and support leaving things alone if they are working well.

Most Relevant Other Non-Profit Board Experience

- Boys and Girls Club of Hawaii: Corporate Board Member, Executive Committee Member, Safety Committee Chair
- American Council of Engineering Companies of Hawaii: President and National Director

**Primary Focus if Elected:** I will focus on maximizing member benefits (such as higher share term/saving rates and lower loan rates) and improving member services (such as digital banking and branch locations) while strengthening the core business of HSFCU.

**Personal Statement:** If re-elected to the board, I will continue to promote governance that maximizes HSFCU's potential for its members and employees by focusing on strong values and actively listening to member input.

**HSFCU Experience:**

HSFCU Director and (various) Committee Member since 2022

- HSFCU Board Member
- Executive Committee Member (Treasurer and Secretary)
- Human Resources and Compensation Committee Member (Chair)
- Finance Committee Member
- Nominating Committee
- CEO Retention Task Force, Real Estate Task Force, Merger Task Force

HSFCU corporate account member since 2013

HSFCU member since 1993

**Work Experience:** As president and majority owner of The Limtiaco Consulting Group, my key responsibilities included financial management, human resource management, business development and information technology. I was the principal-in-charge for planning and public outreach services related to water, wastewater, recycled water and stormwater infrastructure. I was with the company for 23 years and retired in 2022.

My first job was being a pineapple trimmer at Dole Cannery...one of my best work experiences ever because it taught me the importance of hard work and working with a team.

**Education:**

University High School

BS, Civil Engineering, University of Hawaii at Manoa (UHM)

MS, Civil Engineering, UHM

MBA, Business Administration, UHM

Hawaii State FCU is committed to strong governance and ensuring our leadership reflects the expertise needed to serve our members effectively. As HSFCU 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 three (3) open seats available:

- John Katahira – Current HSFCU Director and Secretary
- Garret Yoshimi – Chief Information Officer at the University of Hawaii
- Kira Higa – Director of Human Resources at RCUH



## GARRET YOSHIMI

**Board Qualifications:** I have served as a member of both for-profit and non-profit corporations, including several years as the current President of the Physicians Exchange of Honolulu. I have a firm understanding of the role of the Board of Directors, and the ability to collaboratively navigate Boards through changing market conditions.

**Primary Focus if Elected:** Technology touches and impacts all aspects of our lives, including access to healthcare, education, commerce and entertainment. Used properly, it helps to connect us to friends and family across the globe. I would bring my experience as a technology executive to the Board to help guide organizational strategy in the complex areas of information technology and cybersecurity risk management.

**Personal Statement:** Credit unions play an important role in our community to offer locally grounded choices in financial services to Hawaii's families, in particular to help support our large community of public employees.

**HSFCU Experience:** First joined HSEFCU as the child of a member in the 1970s, to help establish credit and then to buy my first car – for which my Mom had to co-sign for the auto loan.

**Work Experience:** I currently serve as the VP for Information Technology and CIO for the University of Hawaii. I also served as the Judiciary's first CIO, Director of Computing and Communication Services for the East-West Center, VP and CIO for DTRIC Insurance, and multiple roles in the private sector.

**Education:** Born and raised in Honolulu, graduated from Kalani High School, Purdue University (BSEE), and the University of Hawaii at Manoa (Graduate certificate in Telecommunications and Information Resource Management).



## KIRA HIGA

**Board Qualifications:** With 15+ years of HR leadership, I bring expertise in workforce development, strategic planning, and employee engagement to HSFCU. Aligned with HSFCU's mission of financial and personal wellness, I will advocate for financial education, innovation, and member-focused solutions to enhance service, convenience, and overall well-being.

**Primary Focus if Elected:** My primary focus will be to enhance member experience, strengthen community engagement, and drive innovative solutions for greater service and convenience. Leveraging my expertise in HR management, workforce development, and leadership, I will assist in fostering a culture of collaboration and efficiency, ensuring HSFCU continues to enrich lives and empower financial wellness for all members.

**Personal Statement:** With extensive experience in human resources leadership, organizational strategy, and employee engagement, I am committed to elevating our credit union with fresh, innovative ideas to enhance service and convenience for all members. Rooted in HSFCU's vision, I strive to build strong relationships and enrich lives in our community by advocating for greater accessibility, financial wellness, and member-focused solutions.

**HSFCU Experience:** I have been a member of HSFCU for 4 years.

**Work Experience:** I currently serve as the HR Director for the Research Corporation of the University of Hawai'i. In this role, I provide strategic leadership and tactical guidance, ensuring HR operations are efficient, compliant, and high-quality. Previously, as HR Director at Hawaiian Telcom, I led company-wide HR initiatives, overseeing performance management, organizational design, and labor negotiations. My expertise includes implementing policies that enhance employee engagement, managing complex labor relations, and ensuring compliance with employment laws. I excel at driving process improvements, cost savings, and strategic workforce planning. My leadership style focuses on continuous improvement, fostering collaboration, and aligning HR strategies with business goals to support organizational success.

**Education:**

Concordia University, Irvine

B.A., Behavioral Science: Psychology and Minor in Business Administration

Kamehameha Schools

High School Diploma

# 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](mailto:administration@hsfcu.com). Completed applications must be received no later than 5 p.m., Saturday, May 31, 2025.

# Nominations by Petition Now Being Accepted

Hawaii State FCU is currently accepting nominations by petition to fill the three (3) positions on our Board of Directors. Nominations made by petition must be signed by a minimum of 500 Hawaii State FCU members age 16 and older as of March 31, 2025. A separate petition form must be completed and submitted to the Nominating Committee for each nomination. Along with the petition form, each nominee must submit a statement of qualifications, biographical data and a complete application packet.

To obtain additional information regarding nominations by petition, please call the credit union’s Administrative Office at (808) 447-8050 or email [administration@hsfcu.com](mailto:administration@hsfcu.com). The deadline for the Nominating Committee to receive the completed nominations by petition is 5 p.m. Wednesday, May 7, 2025.





**HAWAII STATE**  
FEDERAL CREDIT UNION

## Internship Program

**Kickstart Your Career:** The Hawaii State FCU Internship Program offers college juniors and seniors an 8-week, paid opportunity to gain hands-on experience in finance, banking management, IT, or product strategy and communication. Interns will work on real projects, collaborate on a final presentation, and participate in professional development sessions with industry leaders.

This full-time internship (\$20/hour) runs from June 9 to August 1, 2025, at our Downtown Headquarters. Apply by April 30, 2025, by submitting your resume, cover letter, and a short statement of why you want to join our team. Don't miss this chance to grow your skills and network – visit our Careers page and apply today! [www.HawaiiStateFCU.com/careers](http://www.HawaiiStateFCU.com/careers)



## Keiki Wanted for *Here In Hawaii* Season Two

Know any outstanding kids that are making a difference in our community? Our friends at Here In Hawaii are looking for talented keiki to feature in the show's "Kids These Days" segment for their upcoming season. If you would like to nominate a child for consideration, please fill out Here In Hawaii's form: <https://bit.ly/hih-form>

## 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)



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

Congratulations to Olivia J., our 4th Quarter 2024 Refer A Friend winner! Olivia 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.

### Board of Directors

Chairman	Mark Yamakawa
Vice Chairman	Monica Toguchi Ryan
Treasurer	Grant Tanimoto
Secretary	John Katahira
Director	Marion Higa
Director	Dawn Kurisu
Director	Brennon Morioka
Director	Darren Nakao
Director	Kaulana Park

### Supervisory Committee

Chairman	Judy Dang
Secretary	Gordon Fukumoto
Member	Stanley Sawai
Member	Joshua Strickler

**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](http://www.HawaiiStateFCU.com)

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