



**HAWAII  
STATE**

FEDERAL CREDIT UNION

*always right by you*

# credit LINES

July 2025 • Volume 51 • Quarter 3



## Welcome Our 2025 Board of Directors

Thank you to everyone who attended our 88th Annual Meeting on June 21. At our meeting we welcomed two new members to the Hawaii State FCU Board of Directors, Garret Yoshimi and Kira Higa, as well as returning director John Katahira. All three are now serving three-year terms that began in June.

We also recognized departing board members Kaulana Park and Marion Higa for their many years of service and dedication to the credit union. Other board members continuing their terms of service include directors Mark Yamakawa, Monica Toguchi Ryan, Grant Tanimoto, Dawn Kurisu, Brennan Morioka and Darren Nakao.

## EVENTS & BRANCH HOLIDAY SCHEDULE

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

### July 4 **Holiday Closure: Independence Day**

July 23 Webinar: Teaching Kids About Money at 10 a.m.

July 23 Webinar: Building Wealth Through Real Estate at 12 p.m.

Aug 13 Webinar: Financial Decisions for Young Adults at 10 a.m.

Aug 13 Webinar: 2025 Affordable Lending Programs at 12 p.m.

### Aug 15 **Holiday Closure: Statehood Day**

### Sept 1 **Holiday Closure: Labor Day**

Sept 17 Webinar: Adulting 101 at 10 a.m.

Sept 17 Webinar: First Time Home Buyer at 12 p.m.



## Kaimuki Branch Completes Four-Month Renovation

After undergoing major renovations at the beginning of the year, we were pleased to welcome members back to our Kaimuki Branch with a grand reopening and blessing on May 19.

The renovated branch offers new technology, private meeting spaces for better financial discussions, and a more modern look and feel. After operating in our temporary branch space since January, our team was excited to return to the second floor of the Kaimuki Shopping Center and eager to show members around the new space. If you're ever in the Kaimuki area, we invite you to come and visit us!



## Voices of Change: The HSFCU Podcast

Have you listened to our new podcast? Voices of Change is designed to educate, build connections and deepen relationships within the community. Through storytelling and expert insights, our podcast aims to inspire action and meaningful dialogue around key issues affecting Hawaii. Season one kicks off with four community leaders who share their personal stories and passion through uplifting discussions.

To check out Voices of Change, find us on Spotify or visit [www.HawaiiStateFCU.com/voices-of-change](http://www.HawaiiStateFCU.com/voices-of-change).

## 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](http://www.ready.gov/financial-preparedness).



## Check Out Elevate 808!

Our friends at *Here in Hawaii* have a new spin-off show called Elevate 808, airing Sundays at 5 p.m. on KHON! Elevate 808 features the people and stories behind the local small businesses and nonprofits that make Hawaii special. Be sure to tune in every Sunday and look out for season two of *Here in Hawaii* starting this Fall! [www.HereInHawaiiTV.com](http://www.HereInHawaiiTV.com)

### IMPORTANT: 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](http://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.*



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

Congratulations to Desiree G., our first quarter 2025 Refer A Friend winner! Desiree 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 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

Director	Mark Yamakawa
Director	Monica Toguchi Ryan
Director	Grant Tanimoto
Director	John Katahira
Director	Dawn Kurisu
Director	Brennon Morioka
Director	Darren Nakao
Director	Garret Yoshimi
Director	Kira Higa

### Supervisory Committee

Member	Judy Dang
Member	Gordon Fukumoto
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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