



**HAWAII
STATE**

FEDERAL CREDIT UNION

always right by you



October 2025 • Volume 51 • Quarter 4



Now Open: Ke'eumoku Branch

We're excited to announce the recent opening of our Ke'eumoku Branch in the HMSA Building, located in the heart of the Ala Moana business district!

Our newest branch, located in the former HMSA Employees' FCU space, is a result of our two credit unions becoming one family in early September. The branch is open to all members and provides another convenient, full-service option in the Honolulu area. Please visit our team and learn about some of our grand opening specials, exclusively at the Ke'eumoku Branch!

1400 Rycroft St. #101, Honolulu, HI 96814
(Parking available via Sheridan St. entrance)

Monday-Thursday, 9 a.m. – 5 p.m.
Friday, 9 a.m. – 6 p.m.
Saturday, 9 a.m. – 1 p.m.

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. Review your account activity regularly and contact Hawaii State FCU immediately if you spot anything suspicious.

www.HawaiiStateFCU.com/fraud-alerts

EVENTS & BRANCH HOLIDAY SCHEDULE

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

- Oct 13** **Branch Closure: HSFCU Cares Day**
- Oct 15** Webinar: Spread Joy and Save Money at 8 a.m.
- Oct 22** Webinar: Build Your Budget at 10 a.m.
- Nov 11** **Holiday Closure: Veterans' Day**
- Nov 12** Webinar: Holiday Budgeting at 10 a.m.
- Nov 27** **Holiday Closure: Thanksgiving Day**
- Dec 10** Webinar: Identity Theft, Fraud and Scams at 10 a.m.
- Dec 25** **Holiday Closure: Christmas Day**
- Jan 1** **Holiday Closure: New Year's Day**



HSFCU Cares Day: October 13

Once again, more than 300 Hawaii State FCU employees will be coming together for our 2nd Annual HSFCU Cares Day. All branches will be closed on Monday, October 13 to allow both frontline 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 further perpetuate our credit union's vision of building relationships to enrich lives through service and community involvement.



Celebrating ICU Day on October 16

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.

This year's ICU Day theme is "Cooperation for a prosperous world." Now more than ever, credit unions seek to show how our movement brings people closer together and allows us to support one another through member-owned financial institutions that put people over profit.

To celebrate, we invite our members to stop by any of our branch locations during the month of October and enter for a chance to win a Yeti Cooler* (valued at \$325)! We will be giving away one cooler at each of our branch locations on Oahu and Maui.

Plus, stop by any branch on ICU Day and pick up your free Hawaii State FCU Halloween "Boo" bucket, perfect for your trick-or-treating keiki, or even to use as a candy holder at your office! Limited to one bucket per member. We'll be giving these away while supplies last beginning Thursday, October 16.

Celebrating International Credit Union Month all October long!

ENTER FOR A CHANCE TO WIN



Disclosure: *You must be 18 years or older to participate. Limit one entry per member per day. For official rules, visit <https://hsfcu.download/icu-rules>. YETI is not affiliated with this promotion.

Must be 18 years or older to enter. One entry per banking transaction per person per specified branch. No purchase necessary.

Promotion available only at the Hawaii State FCU Branch locations from October 1-31, 2025. The winner will be selected on or around Wednesday, November 5, 2025 and may pick up their prize at the Hawaii State Federal Credit Union Branch location. Odds of winning depend on the number of eligible entries received.

YETI® is not affiliated with this promotion.

Visit <https://hsfcu.download/icu-month-giveaway> for official rules and full details.

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October is Cybersecurity Month

October is Cybersecurity Awareness Month, and a great time to refamiliarize yourself with ways to reduce your risk of becoming an online victim. Here are some 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.

Keeping your software and operating systems up-to-date is one of the best ways to reduce your risk of becoming a cyber victim. These updates often contain important security patches to protect you from potential vulnerabilities.



Money Matters Financial Conference on November 22

Hawaii State FCU is the presenting sponsor for Hawaii Business Magazine's 2025 Money Matters Financial Conference on Saturday, November 22, from 8 a.m.-2 p.m. at Punahou School. You'll learn tools and strategies to make smarter financial decisions, whether you're just starting out or planning for retirement. Sessions are led by a diverse roster of local and national experts on a variety of financial topics. New York Times best-selling author Jean Chatzky, CEO of HerMoney.com and former NBC Today financial editor for 25 years, will be the conference's keynote speaker.

Hawaii Business Magazine is also offering Hawaii State FCU members the exclusive opportunity to purchase conference tickets at 50 percent off the normal price, while supplies last. To purchase tickets, visit <https://www.hawaiibusiness.com/events/money-matters-2025> and enter the code "HSFCU25" when prompted to receive the discounted price. We hope to see you there!



Congratulations to our 2025 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 2026 Scholarship Program, which will be accepting applications beginning in December!

Chellsie A.

University of Hawaii – Maui College

Adriana A.

Pomona College

William B.

Chaminade University of Honolulu

Shayna B.

University of Hawaii – West Oahu

Sonny C.

Coe College

Nalehua O Puna D.

University of Hawaii – Manoa

Hokulani G.

Bryant University

Christina K.

University of Hawaii – Manoa

Jennifer K.

University of Hawaii – Manoa

Layla K.

University of Hawaii – Manoa

Quanae L.

Hawaii Pacific University

Charis M.

Colorado Technical University

Deanna M.

Windward Community College

Briana O.

University of Hawaii – Hilo

Lotu P.

University of Hawaii – Manoa

Lori-Lei T.

Chaminade University of Honolulu

Kekumunui V.

Western Governors University

Cassandra W.

University of Hawaii – West Oahu

Jasmine-Kortney Y.

Chaminade University of Honolulu

2025 Recipient

Information Not Available

Here in Hawaii Season 2: Sundays on KHON

Hawaii State FCU is once again the title sponsor of Here in Hawaii, a show about local people and their stories that make Hawaii such a special place to live. Hosted by Nolan Hong, episodes air weekly, Sundays at 5 p.m. on KHON. To view past episodes, visit <https://hereinhawaii.tv.com/>.



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

Congratulations to Kash S., the 2nd Quarter 2025 winner of our Refer A Friend promotion! Kash 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!

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

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Vice Chair	John Katahira
Treasurer	Grant Tanimoto
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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	Tayler 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

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