



**HAWAII
STATE**

FEDERAL CREDIT UNION

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credit LINES

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We CAN End Hunger Together!

From June 21 to July 17, 2021, Hawaii State FCU will be holding a credit union-wide Food Drive to benefit the Hawaii Foodbank and Maui Food Bank. This year's theme is "We CAN End Hunger, Together!"

We invite our members to join our efforts and make an online donation by visiting <https://app.mobilecause.com/vf/>

HSFCU. Your monetary gift will go far in helping to provide nourishment and hope to individuals and families in need. You can even designate your donation to go towards the fundraising efforts of the branch or office location of your choice! Online donations made on behalf of our Kahului Branch will benefit the Maui Food Bank.

Our goal is to raise a total of \$10,000 in donations for the Hawaii Foodbank and Maui Food Bank. If we reach our goal, Hawaii State FCU will match these efforts with an additional \$10,000, allowing the organizations to feed even more people in our communities! We will also accept donations of canned and nonperishable goods at all of our branch locations.

Thank you for helping us raise awareness about hunger in Hawaii!

Events & Branch Holiday Schedule

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

June 11 Holiday Closure: Kamehameha Day

June 23 Webinar: Money Concepts for Teens & Young Adults at 10:00 a.m.

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

Congratulations to Kalipekona Carlos, the 1st Quarter 2021 winner of our Refer A Friend promotion! A member since 2019, Kalipekona 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. The more referrals you make, the more entries into the drawing you earn!

Learn more at www.HawaiiStateFCU.com/refer-a-friend.

A total of one (1) prize will be given each quarter. The prize for each drawing is a \$1,500 check. Odds of winning any prize depend upon the total number of eligible entries received.



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Investing in Education Grant

Reminder: Investing In Education Teacher Grants

Attention all Hawaii Department of Education classroom teachers! This is just a reminder that Hawaii State FCU is still accepting applications for our 2021 Investing in Education teacher grant program. We will once again have \$40,000 in total funding to award to public school teachers in need of classroom supplies. Since 2009, Hawaii State FCU has dispersed nearly 700 grants with a total value of more than \$325,000.

Eligible teachers must submit an application stating the needs of their classroom and how the funds will help to improve student learning. Applications will be reviewed in the order that they are received. The deadline to submit is June 30, 2021.

This program is only available to classroom teachers in the Department of Education. Recipients may use the awarded funds for supplies, books or other necessities to help with student learning and classroom curriculum. The dollar amount of each grant will be up to \$500 and will be determined based on individual need.

For more information, visit www.HawaiiStateFCU.com/InvestingInEducation.



What to Know About Auto Financing

Before you start shopping for a new car, it's a good idea to familiarize yourself with the basics of an auto loan. There are a number of things to consider:

- **New or Used Vehicle:** Lenders often offer different auto loans for new vehicles and used vehicles. The loan terms and annual percentage rate may vary depending on whether you are financing a new or used car.
- **Loan Amount:** How much will you need to borrow? This amount could change depending on the price of the vehicle, any down payment you make, or vehicle trade-in you may be able to offer.
- **Loan Term:** A longer loan term, for example, five years versus three years – may mean lower monthly payments, however you'll likely end up paying more in interest over the life of your loan.

At Hawaii State FCU, we offer car loans with up to 100% financing, flexible terms and a fixed annual percentage rate¹. Plus, we won't penalize you for pre-payment. We can help take the hassle out of financing your new or used vehicle so you can navigate the roads with confidence.

To learn more about Auto Loans, visit our Wallet Wisdom Blog at www.HawaiiStateFCU.com/blog and click on the article, *"Auto Loans: What to Know About Auto Financing."*

¹ Payment Example: A loan of \$10,000 with a 6.00% APR will have: 12 payments of \$861 for a one-year term; 24 payments of \$443 for a two-year term; 36 payments of \$304 for a three-year term; 48 payments of \$235 for a four-year term; 60 payments of \$193 for a five-year term; 72 payments of \$165 for a six-year term; and 84 payments of \$146 for a seven-year term.

Visit HawaiiStateFCU.com for auto loan rates. Published rates include a 0.25 percentage point discount for automatic payment from a Hawaii State FCU checking account. Without automatic payment, the APR will be 0.25 percentage points higher. Hawaii residency required for new accounts.



Financial Preparedness for Natural Disasters

With everything going on in the world, it's easy to forget that hurricane season in Hawaii has begun (June 1 to November 30). In addition to your emergency storm kits, it's a good idea to make sure you're financially prepared in case of a natural disaster.

Here are a few suggestions on ways you can take care of your financial needs should there be an emergency:

- **Have copies of all of your important financial, insurance and personal documents on-hand.** Keep copies of them in a safe, secure place that you can easily access.
- **Enroll in Online or Mobile Banking.** You can manage your finances even if you're not able to get to 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. You'll need Hawaii State FCU's routing number handy (321379041) as well as your **account number** (do not use your member number).

For additional tips on financial preparedness, visit the Federal Emergency Management Agency's preparedness education page at www.ready.gov/financial-preparedness.

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Oahu:	(808) 587-2700
US Toll-Free:	(888) 586-1056
Monday to Friday:	7:30 am - 6:00 pm
Saturday:	9:00 am - 5:00 pm

For a full list of branches and hours please visit www.HawaiiStateFCU.com

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