



30th of May, 2019

Mālamalama Center

1120 Kaupakalua Road, Haiku 96768

Aloha Director of Mālamalama Center,

LETTER OF INTENT TO OFFER
FINANCIAL EDUCATIONAL PROGRAMS & ASSISTANCE

As a Not-for-Profit Financial Organization that believes in people helping people, we want to help ensure our local communities on Maui have a better future by assisting them throughout their financial journey, so are in support of helping the graduate students (single mothers, college-age youth and veteran women) of Malamalama Centers' Residential Training Program.

Specifically, the Hawaii State Federal Credit Union's support to the students will include the following services, products and programs:

- **Financial Educational Seminars** (presented by HSFCU either at the Malamalama Center or offsite at another seminar location, to be advised further).
- **Student/College-Age Educational Seminars:**
Topics include: Stretching Your Dollars, Your First Checking Account, SMART Saving, Understanding Credit, Protecting Yourself from Identity Theft, Financing Higher Education, Buying a Used Car and Understanding Auto Loans, Pitfalls of Payday Loans, Ace Your Job Interview and Starting a Small Business.
- **Single Mothers/Adult Educational Seminars:**
Topics include: Financial Fundamentals, Understanding Credit, Protecting Yourself from Identity Theft, Don't Be a Victim of Fraud and Scams, Diagnosing the Financial Costs of Long-Term Care, Elder Financial Abuse, Understanding Auto Loans, Financing Higher Education and Understanding Home Ownership.
- **Assistance with setting up new bank accounts** (personal, business);
- **Assistance to establish credit** and;
- **Assistance with applications for purchasing vehicles.**

We look forward to working with you in the efforts to restore sustainable living practices and more independent, empowered and financially stable youth and families in our community.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Russo", written in a cursive style.

Jennifer Russo

Financial Education Officer

Hawaii State Federal Credit Union