

FREE Income Tax Preparation for Eligible Members

For the second year in a row, Hawaii Schools Federal Credit Union will be working with the Hawaii Alliance for Community-Based Economic Development to provide eligible members* **FREE** income tax preparation from **February 1, 2012 to April 13, 2012**. Take advantage of this great opportunity by calling 791-6224 to discuss eligibility and to schedule an appointment.

Remember...when you prepare to file your tax returns, consider a faster way to receive your refund(s). Instead of waiting for a check to arrive in the mail, indicate on your tax forms that you would like your refund(s) to go to your Hawaii Schools FCU account. Indicate on the form, Hawaii Schools FCU's routing number: **321379449**, then indicate your account number, and select which type of account; checking or savings that you would like the refund(s) to go into.

It usually takes six (6) to eight (8) weeks to receive a refund check, but filing electronically may lessen the wait. To see if your refund(s) has been deposited into your Hawaii Schools FCU account, check your account by calling the KukuiLine Telephone Access System, go on our website at www.hawaiischoolsfcu.org to check your balance online, or call us at 521-0302 to speak to a teller.

*Member eligibility subject to review.

Open Your 3.00% APY Holiday Club Savings Account Today!

With the hustle and bustle of the holiday season over, now is the perfect time to open your Holiday Club Savings Account at Hawaii Schools Federal Credit Union. With a minimum deposit of just \$5.00, you, as well as anyone in your family can open an account* today.

To open a Holiday Club Savings account, visit our Downtown Branch to fill out an application form, or go to our website at www.hawaiischoolsfcu.org, click on the Applications & Forms header and fax back the completed form to 538-3231.

We can also assist you with making arrangements for automatic contributions to your Holiday Club Savings Account via transfers from your Hawaii Schools Federal Credit Union checking or savings account, or via direct deposit from your paycheck. Please inquire with a teller for more information.

This is the best holiday savings account in town so don't delay, open a Holiday Club Savings Account today! For more information, call our Downtown Branch at 521-0302.

*Must be a member to open a Holiday Club Savings Account.



Building Good Savings Habits From a Young Age

For the past three (3) years, Hawaii Schools FCU has partnered with Dr. Michael Cheang, a professor of Family Consumer Sciences at the University of Hawaii at Manoa, to participate in a student savings project called the "Earn & Learn Student Savings Project". This project is aimed at encouraging children from low income families to start a savings account and learn how to save money over time. The project is funded by federal grant money that provides a \$25.00 initial deposit for all participating students.

Hawaii Schools Federal Credit Union has been actively involved in promoting this project, which encourages parents to open savings accounts for their children. To date, the credit union has worked with Pauoa Elementary School, Lincoln Elementary School, McKinley High School, and Mililani High School in opening approximately 165 savings accounts and teaching financial education classes at the high school level to over 210 students.

Hawaii Schools Federal Credit Union looks forward to continuing our relationship with Dr. Michael Cheang and working with additional schools who are interested in this project. For more information about this project or how you can get your school involved, please call Carol at 791-6230.

eStatement Is Safe & Secure

For some, making the transition from receiving a paper statement in the mail to accessing your monthly statement online can be daunting. The primary fear being that someone will hack into your account and obtain access to your confidential financial information.

Let us reassure you that signing up for eStatement is easy and your account information remains safe and secure. In addition, monthly eStatements are available online sooner than if you received paper statements in the mail. You'll also eliminate the hassle and clutter of storing months (or maybe even years) worth of paper statements in your home or business. Another important consideration is that going paperless reduces the use of our natural resources and helps save the environment.

eStatements are never emailed or electronically transmitted to our members. Access is available through our KukuiLine Online Access system which is secure and password-protected.

If you need help signing up for eStatement, we can help. Come into our Downtown Branch and one of our tellers can assist you. If you have any questions about eStatement, call our branch at 521-0302 and someone will be happy to help.

Savings Dividend Rates*

Savings**	
\$25.00 to \$9,999.99	0.25% APY
\$10,000.00 to \$49,999.99	0.25% to 0.29% APY
\$50,000.00 and Over	0.29% to 0.35% APY
Holiday Club Savings ¹	3.00% APY
Individual Retirement Account (IRA)	
\$0.00 to \$9,999.99	0.50% APY
\$10,000.00 to \$49,999.99	0.50% to 0.90% APY
\$50,000.00 and Over	0.90% to 1.50% APY
Individual Retirement Account (IRA) Share Certificate ¹	
1 Year Term	1.00% APY
2 Year Term	1.25% APY
3 Year Term	1.50% APY
4 Year Term	1.75% APY
5 Year Term	2.00% APY
Share Certificate ¹	
6 Month Term	0.40% APY
12 Month Term	0.50% APY
24 Month Term	0.75% APY
36 Month Term	1.05% APY
48 Month Term	1.35% APY
60 Month Term	1.75% APY
SPECIALS!	
Super Saver Certificate Share Account ²	
12 Month Term	3.00% APY

Personal Loan Product Rates

Share Secured Loans ^{3,4}	
Borrowing \$45,000.00 and Over	2.00% Margin
\$30,000.00 to \$44,999.99	2.50% Margin
\$15,000.00 to \$29,999.99	2.75% Margin
\$14,999.99 and Lower	3.00% Margin
Personal Loan ^{4,5}	5.75% APR
Tuition Loan ^{4,5}	4.75% APR
New & Used Vehicle Loan ^{4,5}	
New Vehicle Loan	2.90% APR
Used Vehicle Loan	2.90% APR
Overdraft Line of Credit ³	8.00% APR
Visa Credit Card	9.50% APR

Real Estate Loan Product Rates*

Fixed-Rate Mortgage Loans ⁶	
Loan to Value Ratio of 80%	
5-Year Term, No Points	3.75% APR
7-Year Term, No Points	4.00% APR
10-Year Term, No Points	4.25% APR
15-Year Term, No Points	4.75% APR
Loan to Value Ratio of 90%	
15-Year Term, No Points	7.25% APR
Home Equity Line of Credit ⁷	
Loan to Value Ratio of 80%	
1-Year Rate Fixed	1.00% APR
3-Year Rate Fixed	3.00% APR
5-Year Rate Fixed	4.00% APR
Loan-To-Value 90%	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 01-01-2012; subject to change. All credit union products & services subject to membership eligibility. All loan products subject to credit review. **Earn one or more of the noted APYs based on each portion of your average daily balance (ADB) that falls within each tier. This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. Share Certificate accounts are subject to a minimum deposit of \$2,500. ³Super Saver Certificate Share Account: This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends and is subject to a maximum opening deposit of \$1,000 and available for a 12-month term only. Limited to one account per member with a Checking Account including a direct deposit arrangement. Other restrictions may apply. Limited time offer; subject to change or cancellation without notice. ⁴Shared Secured loans will incur a rate of no more than 3.00 percentage points (what we call a Margin) above the posted Dividend Rate (APY) for the type of Savings or Share Certificate account pledged for collateral; based on average dividend rate for deposit pledged. ⁵Lowest available rate for a 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including a 0.25 percentage point discount for automatic payment. Other rates and terms available. ⁶Based on credit standing, loan rates may vary up to 17.00% APR for a Tuition Loan or 18.00% APR for all other loans. Vehicle Loan amount maximum for used vehicles is based on the value of the vehicle. ⁷APRs are the lowest available rates including a 0.25% quarter-percent off for automatic payment from a Hawaii Schools Federal Credit Union Share account. For residential, owner-occupied, fee simple properties in the State of Hawaii; for refinancing or advancing equity of an existing home, and not for purchase of a new home. ⁸Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

For our members!

75th Annual Meeting "Vegas-Style"



Hawaii Schools Federal Credit Union

233 Vineyard Street
Honolulu, Hawaii 96813
Phone: (808) 521-0302
Toll-Free: (866) 521-0302
Fax: (808) 538-3231
Monday, Tuesday, Thursday & Friday—7:30AM to 6:00PM
Wednesday—7:30AM to 4:00PM
Saturday—9:00AM to 1:00PM
Sunday—Closed



Reserve your space today for Hawaii Schools Federal Credit Union's 75th Annual Meeting. We're celebrating it Vegas style with Vegas-inspired games and activities, a 7-course Chinese dinner, and we're giving away an array of great prizes!

75TH ANNUAL MEETING

Schedule of Events

Saturday, April 21, 2012
Outrigger Ala Moana Hotel
Hibiscus Ballroom, 2ND Floor

4:15pm – Check-In for Business Meeting
4:30pm – Business Meeting
5:00pm – Check-In for General Attendees
5:45pm – Dinner
7:00pm – Vegas-Inspired Games & Activities
9:30pm – Event ends

Space is limited so reserve your seats early! An Early Bird rate (\$5.00 discount, per person) will be available until **Tuesday, January 31, 2012** using the inserted order form. Deadline for regular rate seating orders is **Friday, February 24, 2012**.

Should you need assistance or if you have any questions about the Annual Meeting and Banquet, please call Jana at 791-6229. Validation for self-parking at the Outrigger Ala Moana Hotel will be available.

Paying Too Much For Your Auto Loan...Refinance With Us!

If you are paying too much for your current auto loan, consider refinancing it with us!

Hawaii Schools FCU has one of the lowest auto loan rates in town... as low as 2.90% APR for 3-years*. If you are interested in other low rates and terms, we can help. Plus, for a limited time, when you refinance your auto loan with us, we will give you a free tailgater's chair and a free key chain while supplies last.

Where else can you get one of the lowest rates in town, plus two free gifts? Nowhere else!

So pick up the phone and call our Lending Department at 521-0302 for an application to refinance your auto loan today.

*3-year, 2.90% APR auto loan rate includes a 0.25% discount for automatic payment and is subject to credit review. Rate is based on credit worthiness and subject to change.

Need Relief to Pay for Your Bills?

Now that the Christmas season is over, credit card and other bills may be piling up and you wish there was something out there that could help take away your pain.

Well we have something that can help relieve your pain. It's a Hawaii Schools FCU Personal Loan. Rates start as low as 5.75% APR for a 1-year loan. Other rates and terms are available.

To apply, go to our website homepage at www.hawaiischoolsfcu.org and click on the Applications & Forms header on the left-hand side of the page. Fill out and complete the form and fax it back to 538-3231.

Once we receive your completed application, someone from the Lending Department will call you to let you know if you are approved for the loan. The process is fast and pain free so make the decision to apply today!



Hawaii Schools FCU Receives 2011 Partnership in Education Award

Hawaii Schools FCU was one of twelve (12) recipients to receive the 2011 Partnership in Education Award from the Chamber of Commerce of Hawaii and the Hawaii State Department of Education.

The award was presented on October 5, 2011 at the Chamber's 2011 Policy Summit at the Sheraton Waikiki Hotel. Hawaii Schools FCU was honored for its outstanding contributions to Hawaii public schools and for participating as judges for the 2011 high school senior projects.

\$1,000 Edwin M. Kuniyuki Memorial Scholarship Award

If you are a high school senior and will be continuing your education at a college, university, business or trade school, apply for the Edwin M. Kuniyuki Memorial Scholarship and be considered for a \$1,000 scholarship award.

An application packet can be picked up starting on **Tuesday, January 3, 2012**, from our Administration Office or obtained from our website: www.hawaiischoolsfcu.org. Click on the Applications & Forms link on the left-hand side of the page.

Completed applications must be received no later than **Friday, February 24, 2012**. You must be a member of the credit union at the time of applying. For additional information, please call Jana at 791-6229.



5-Year, 4.00% APR HELOC

There are so many commercial spots out there promoting a Home Equity Line of Credit (HELOC) and it can be confusing as to who has the best rate and benefits that best suits your needs.

We want to give you the straight facts. Here's what you get with a Hawaii Schools Federal Credit Union HELOC versus the other financial institutions:

- **Rate lock** at a low **4.00% APR for 5-years**.
- **No** closing costs or fees when the line stays open for 3-years
- **No** appraisal may be needed for lines up to \$250,000
- **FREE** unlimited number of Equity Line checks to use
- **Immediate & Easy Access** to your line of credit

If you want to know if you have enough equity in your home to apply for a HELOC with us, use the following calculation as an example:

Current fair market value of your home	\$500,000
Maximum allowed liens	
(80% of current market value)	\$400,000
Minus any existing liens	
(i.e. 1st mortgage, 2nd mortgage)	– \$275,000
How much equity you may have for borrowing	= \$125,000

For an application packet, call our Lending Department at 521-0302 or e-mail lending@hawaiischoolsfcu.org. Once you receive the packet, take a look at the information and compare our HELOC against the other financial institutions. See how they calculate their rate and see how often their rate changes. Remember... we do have other rates and terms, and we don't re-price every month like the other guys. Once you see the comparisons, you will know how good our HELOC product is.

If you still have questions, come into our Downtown Branch and speak to someone in our Lending Department. In discussing your options, we possibly could do a line and/or a loan. So inquire with us today!

75th Annual Meeting/Banquet Order Form

Use this form to reserve your seats for the Vegas-inspired Annual Meeting/Banquet. Mail your completed form by the designated deadline with payment or your authorization to deduct payment from your Hawaii Schools FCU savings or checking account.

To reserve seats at the **Early Bird Rate**, order forms must be received by **Tuesday, January 31, 2012**. For seats at the **Regular Rate**, order forms must be received by **Friday, February 24, 2012**. If we do not receive your order form by the Early Bird deadline, your reservation will be received as a Regular Rate Seating order.

**Mail to: HSFCU 75th Annual Meeting 2012
233 Vineyard Street, Honolulu, HI 96813**

All seating reservations will be processed on a first-received, first-reserved basis. Maximum of ten (10) seats per table. A confirmation letter detailing your reservation will be mailed to you no later than **Friday, April 6, 2012**.

Purchaser's Name (Must be a Member) _____

Account Number _____

Daytime Phone Number _____

Address Where Confirmation Letter Should be Mailed _____

I'm Reserving:

_____ seats @ the Early Bird Rate of \$25 each totaling \$ _____

Or:

_____ seats @ Regular Price Rate of \$30 each totaling \$ _____

I have enclosed a check payable to Hawaii Schools Federal Credit Union

I authorize with my signature below, the amount above to be deducted from my:

Savings Account, Account Number _____

Checking Account, Account Number _____

Signature to Authorize Payment _____

Date _____



HAWAII SCHOOLS
FEDERAL CREDIT UNION