

Consolidate Your Monthly Bills and Simplify Budgeting

Get the funds you need for consolidating debt with a Hawaii Schools Federal Credit Union, Personal Loan.

Why get a Personal Loan? A Personal Loan offers a number of advantages:

- Fixed rate and term — You know exactly how much you'll pay each month, making it easier to budget.
- Simple application — It's one page and not complicated.
- Immediate funding — Once you qualify for the loan, funds are available to you immediately.

A Personal Loan is a smart way to consolidate high-interest rate balances under one monthly fixed rate and fixed term payment.

We want to see you succeed financially. Call our Lending Department at 521-0302 for an application or to talk about your options.

Last Chance For FREE Income Tax Preparation

Free income tax preparation will be available for eligible individuals until **Friday, April 13, 2012**. To take advantage of this great opportunity, call 791-6224 to discuss eligibility and to schedule an appointment.



Save Big With the Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Invest in America. As a Hawaii Schools Federal Credit Union member, you can save on your monthly wireless bills — plus have your activation and upgrade fees waived.



Our members can save:

- **10% off*** select personal Sprint plans
- **15% off*** select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Consider the Sprint Credit Union Member Discount one of the many perks for being a member!

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **Hawaii Schools Federal Credit Union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

**Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.*

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Coming Soon ... On-line Account Access Site Gets a New Look

Hawaii Schools FCU is working on a new look for our On-line Account Access site. If you currently are an online user, your user ID, password, security image, multi-factor questions and answers will remain the same. For new users, you can sign up for On-line Account Access by clicking on the "Enroll Now" button found on the new graphic located on the right-hand side of our homepage at www.hawaiischoolsfcu.org. Should you have any questions about our new On-line Account Access site, please call our Downtown Branch at 521-0302.

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
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 ^{4,5}	2.90% APR
Used Vehicle Loan ^{4,5}	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% ⁶	
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% ⁶	
15-Year Term, No Points	7.25% APR
Home Equity line of Credit ⁷	
Loan to Value Ratio of 80% ⁷	
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% ⁷	
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 04-01-2012; 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. ¹This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. ²Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. ³Share Certificate accounts are subject to a minimum deposit of \$2,500. ⁴Super 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. ⁵Shared 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. ⁶Lowest 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. ⁷Based 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 all vehicle loans are based on the value of the vehicle. ⁸APRs 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. ⁹Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

75 Years of History for Hawaii Schools Federal Credit Union

In 1936, teachers' earnings were very little and some found it very difficult to borrow money from the banks for major purchases such as a home or a car, so on November 3, 1936, ten (10) intermediate school teachers got together to come up with a solution on how they could meet their own financial needs. These same ten educators met with a federal agent representing the Farm Credit Administration (FCA) to form a credit union and on November 13, 1936, Oahu Teachers No. 2 Federal Credit Union was formed; becoming one (1) of fourteen (14) credit unions initiated that year.

An organizational meeting was held on December 3, 1936, where five (5) Directors, a Credit Committee, and a Supervisory Committee were selected to serve. Each Director collected money for loan payments or shares after each monthly payday, transferred funds to the Treasurer, elected new members, and conducted other business. To become a member, one needed to be endorsed by one of the Directors as being, "honest, industrious, and of good habits" and had to be an employee of an intermediate school in the City & County of Honolulu; members of their immediate families or any organization of such employees.

(Continued on inside)

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

75 Years of History

(Continued from cover)

The first annual membership meeting was held on January 22, 1937, with 81 members attending. The first President of the credit union was elected in June 1939.

Each credit union member knew each other. It was truly, “friends helping friends.”

From 1949 to 1980, additional services were offered: A Christmas Savings Club account was made available, salary assignments were initiated, Student Loans were offered, and the Share Draft (Checking) Account was instituted. With foresight and careful management, the credit union offered services that other financial institutions offered, but paid higher rates for savings and established lower rates for loans.

As the credit union grew, it moved from a spare room in a private home to a vacant classroom on the grounds of Queen Kaahumanu Elementary School in 1964. In 1967, the office was moved to the Department of Education’s Honolulu District Office. Then finally in 1976, the credit union moved into its current permanent residence, 233 Vineyard Street.

In 2000, the membership charter was changed and the credit union broadened its scope to welcome all Department of Education (DOE) teachers and employees in the State of Hawaii, as well as DOE students, and their families. To signify the expanded membership, the credit union’s name was changed to Hawaii Schools Federal Credit Union. Today, Hawaii Schools Federal Credit Union ranks as the thirteenth largest credit union on Oahu and continues to offer contemporary financial solutions, products, and services for its members. As your credit union, we look forward to serving you for many more years to come and experiencing many more milestones together!



*APR is Annual Percentage Rate. Rate and term subject to change. For more information, call our Lending Department at 521-0302.

Be a Credit Union Super Saver

April is National Credit Union Youth Month and Hawaii Schools Federal Credit Union encourages you to open a Savings Account for your child* to help them become “Super Savers.”

Starting a Savings Account for your child at a young age is a key factor in helping them build good savings habits and a sense of financial responsibility. As a show of commitment to the next generation of savers, Hawaii Schools Federal Credit Union will deposit the first \$10 into your child’s Savings Account! It’s a wonderful beginning for your child’s future financial goals and a great way to encourage them to continue saving throughout their life.

Parents, be proactive and start a Savings Account for your child today! For more information on the promotion, call our Downtown Branch at 521-0302.

*Subject to membership eligibility and requirements. Limited time offer and subject to change.



VISA® Promotion for 2012 Olympic Games



Picture yourself winning a trip to the 2012 Summer Olympic Games in London just because you used your VISA® credit or debit card from Hawaii Schools Federal Credit Union. Wouldn’t that be awesome!

Now through April 30, 2012, members who use their VISA® credit or debit card will be eligible for a chance to win a trip for two to the 2012 Summer Olympic Games in London.

The grand prize includes a roundtrip airfare for two, deluxe hotel accommodations for 3 nights/4 days, and tickets to the Olympic Games events.

The more times you use your VISA® credit or debit card (non-pin based), the more chances you will have to win! No purchase or obligation is necessary to enter or win. This promotion is sponsored by VISA®.

For more information about this promotion, a brochure of complete official VISA® rules is available in our Downtown Branch.

Notice of Privacy Policy

Hawaii Schools Federal Credit Union, your member-owned financial institution, is committed to protecting the privacy of our members. Under federal law, we are required to provide members with a privacy notice that describes our credit union’s privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

To ensure the continued privacy and confidentiality of your personal financial information, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

For more information, we mail a copy of our privacy policy to members annually. A copy of our privacy policy is also available on our website at www.hawaiischoolsfcu.org, or can be picked up at our Downtown Branch.

If you have questions regarding our privacy policy, please call us at 521-0302 or write to us at: 233 Vineyard Street, Honolulu, HI 96813.



We Have the Best HELOC In Town

If you’re in the market for a Home Equity Line of Credit (HELOC), you don’t have to shop around to compare rates and terms because Hawaii Schools Federal Credit Union has the best HELOC in town.

At a low, long-term, fixed rate of 4.00% APR* for 5-years, no other financial institution can beat this. Our rate changes twice a year as opposed to the other guys, we have a low margin, and there’s no closing costs or fees for our HELOC. Though, if you’re curious, compare us against the other financial institutions and you’ll see we’re telling you the truth.

For an application for the best HELOC in town, go to our website at www.hawaiischoolsfcu.org or call our Lending Department at 521-0302.

*APR is Annual Percentage Rate. Rates and terms subject to change. For residential, owner-occupied, fee simple properties in the State of Hawaii.