

Save with Sprint Credit Union Member Discount

Switch to Sprint® for your mobile service and receive a Credit Union Member Discount from Invest in America®. You could save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Credit Union Members Save:

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

The Sprint Credit Union Member Discount is just another perk 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

New and existing Sprint customers wanting to take advantage of all of Sprint's discounts and to receive the CU Member Discount must complete the Sprint Eligibility Verification Form. Go to our website at www.hawaiischoolsfcu.org for the form. Once completed, fax to 913-523-1987 or email NVP-EmpVerification@sprint.com along with one of the following items:

- Active membership card that includes member's name*
- Unexpired CU debit or credit card*
- Current statement of account issued within the last 60 days*

*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. Black out completely or delete all confidential information, such as social security number, financial institution account numbers, and credit card numbers. Ensure the following information is clearly displayed on your proof of eligibility: your name, CREDIT UNION name and applicable date. Sprint is not liable for confidential information that you do not black out or delete.

Holiday Club Savings Account

Effective October 27, 2012, the Holiday Club Savings Account rate will be 1.00% APY. We are pleased to still be able to offer our members the best* holiday club savings account of all Hawaii financial institutions.

To start a Holiday Club Savings Account, come into our branch or fill out the Holiday Club Savings Account form on our website at www.hawaiischoolsfcu.org.

It's a great savings account for those serious about saving for the holidays.

*Rate is based on the comparison of the top four (4) Hawaii banks and top thirteen (13) credit unions.

Nominations for Board Members

Hawaii Schools Federal Credit Union is governed by an elected Board of Directors comprised of credit union members, all of whom serve as volunteers. In April 2013, the terms of three (3) Board members will expire. To fill these expected vacancies, our credit union will be accepting nominations during the month of November.

Nominations must be made in the form of a completed Nomination Packet. Packets will be available beginning Thursday, November 1, 2012, from the Administrative Office – *third floor* – at our Vineyard Street office. The deadline for submitting Nomination Packets will be Friday, November 30, 2012.

Nominees must meet the following requirements:

- *Must have been a credit union member in good standing for at least one year.*
- *Must have been within our credit union's field of membership when she/he joined the credit union.*

As with all other credit unions, our credit union's future relies on the direction of our Board. We encourage any member who has a true willingness to help create and guide our credit union's future to be a part of this process, and possibly serve on our Board.

Please call Jana at 791-6229 if you have any questions about serving on our Board, or about the election process.

Free Deluxe Provent® ID Restoration

Share draft account holders with a qualifying direct deposit into your account at Hawaii Schools Federal Credit Union are automatically eligible to use a complimentary identity theft protection service called **Deluxe Provent® ID Restoration**. This service gives you free access to a certified Resolution Specialist to assist you should you experience fraud or identity theft.

You are also eligible for additional complimentary services from Deluxe Corporation® in partnership with EZShield®, a leader in identity theft protection services.

EZShield® services are optional and you will need to activate those services by visiting <https://deluxeprovent.ezshield.com/hawaiischoolsfcu>.

Please note that you will need to provide personal information to the provider in order to take advantage of the EZShield® services.

If you have any questions about how you can qualify to receive the complimentary Deluxe Provent® ID Restoration, please contact us by calling 521-0302.

Savings Dividend Rates*

| Savings** | Rate |
|--|--------------------|
| \$25.00 to \$9,999.99 | 0.15% APY |
| \$10,000.00 to \$49,999.99 | 0.15% to 0.19% APY |
| \$50,000.00 and Over | 0.19% to 0.25% 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 | 0.30% APY |
| 12 Month Term | 0.40% APY |
| 24 Month Term | 0.50% APY |
| 36 Month Term | 0.75% APY |
| 48 Month Term | 1.00% APY |
| 60 Month Term | 1.25% APY |
| Super Saver Certificate Share Account ² | |
| 12 Month Term | 3.00% APY |

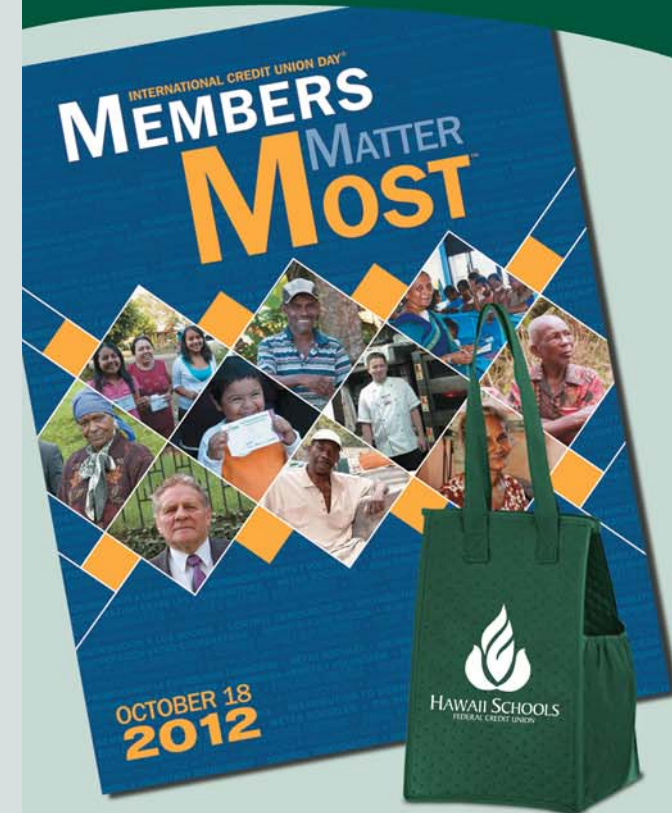
Personal Loan Product Rates

| Product | Rate |
|--|--------------|
| 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} | 2.74% APR |
| Tuition Loan ^{4,5} | 1.74% 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 ⁵ | 8.00% APR |
| Visa Credit Card | 9.50% APR |

Real Estate Loan Product Rates*

| Product | Rate |
|---|-----------|
| Home Equity line of Credit ⁶ | |
| Loan to Value Ratio of 80% ⁶ | |
| 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% ⁶ | |
| 1-Year Rate Fixed | 6.00% APR |
| 3-Year Rate Fixed | 6.00% APR |
| Fixed-Rate Mortgage Loans ⁷ | |
| Loan to Value Ratio of 80% ⁷ | |
| 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% ⁷ | |
| 15-Year Term, No Points | 7.25% APR |

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 10-01-2012; 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. 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. ²Super 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. ³Shared 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. ⁴Lowest 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% (quarter-percent) discount for existing/returning borrowers. Other rates and terms available. ⁵Based 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. ⁶APRs are the lowest available rates including a 0.25% (quarter-percent) discount for existing/returning borrowers. 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. ⁷Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.



Members Matter Most

Thursday, October 18, 2012 is International Credit Union Day and to help celebrate this year's theme of "Members Matter Most" we would like you to stop by our branch to receive a free insulated lunch cooler while supplies last. It's our way of saying, "Thank you for being a Hawaii Schools Federal Credit Union member!"

We appreciate your membership with Hawaii Schools Federal Credit Union and we look forward to seeing you on International Credit Union Day!

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

Love My Car...Not the Interest Rate

If you love your car, but not the interest rate on your existing car loan, maybe it's time to refinance with us.

Our auto loan rates* are low and very competitive, and we have a fast turn-around process and great service.

Whether you have a new or used car, we want to help you to refinance your existing loan to a rate and term that you can be happy about. Plus, if you are an existing or returning borrower, we will give you a quarter-percent (0.25%) off of our already low member rates for your new loan with us.

Consider moving your auto loan to Hawaii Schools Federal Credit Union. Call our Lending Department at 521-0302 for rates, terms, and for more information.

*Rates and terms subject to credit review and credit worthiness and subject to change.

Upcoming 2012 & 2013 Holidays

The credit union will be closed in observance of the following holidays:

- General Election DayTuesday, November 6, 2012
- Veteran's Day(Observed) Monday, November 12, 2012
- Thanksgiving Day.....Thursday, November 22, 2012
- Christmas DayTuesday, December 25, 2012
(We will be closing early at 1pm on Christmas Eve, Monday, December 24, 2012)
- New Year's DayTuesday, January 1, 2013
- Dr. Martin Luther King, Jr. Day ...Monday, January 21, 2013



FREE Insulated Tumbler When You Sign Up for eStatements



For a limited time, receive a free 16 oz. insulated tumbler just for signing up for eStatements.

Here are the main reasons why you should convert to eStatements:

1. Get past statement information online.
2. View 2-years of account history.
3. Reduce paper clutter and mail.
4. It's safe and secure.

Sign-up for eStatements by stopping by our Downtown Branch or calling us at 521-0302.

The Right Financial Institution to Finance Your Next Project

There are so many choices out there when it comes to deciding who and what to use for that home remodeling, landscaping, or rebuilding project. We believe your best choice is Hawaii Schools Federal Credit Union because we offer the best, longest, and lowest Home Equity Line of Credit rates in town and fast turn-around time on approvals.

5-years at 4.00% APR, 3-years at 3.00% APR, or 1-year at 1.00% APR, are the best fixed rates* available, so take advantage of them now.

Call our Lending Department at 521-0302 or go to our website at www.hawaiischoolsfcu.org to obtain an application packet right away. Then compare our rates with the other financial institutions and decide. You can either fax your application to 538-3231, or drop it off at our branch at 233 Vineyard Street.

For the right financial institution to finance your next project, consider Hawaii Schools Federal Credit Union. We look forward to seeing you soon!

*Rates are the lowest available rates and are subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

Benefits and Advantages of Being a Primary Member versus a Joint Owner

Did you know that there are several differences between being a primary member versus a joint owner and the kind of benefits and advantages they each are eligible for?

| Requirements | Primary Membership | Joint Ownership |
|---|---|-----------------|
| Meets Charter Membership Eligibility Requirements | Required. Must be affiliated with the State of Hawaii's Department of Education, public school system | Not Required |
| Owns one (1) \$25 par share of the credit union | Required | Not Required |

| Control of Account | Primary Membership | Joint Ownership |
|--|--------------------|-----------------|
| Ability to deposit, withdrawal, transfer, and make stop payments | Yes | Yes |

| Benefits & Advantages | Primary Membership | Joint Ownership |
|---|--------------------|-----------------|
| Lower rates, discounts, and specials on loan and deposit products | Yes | No |
| Eligible to apply for loans, lines, or a credit card | Yes | No |
| Discounted ticket price for Annual Meeting and Dinner | Yes | No |
| Free Teller Checks | Yes | No |
| Free Travelers Checks | Yes | No |
| Free Checks | Yes | No |
| Free Debit Card | Yes | No |
| Free Notary | Yes | No |
| Free On-Line Account Access | Yes | No |
| Free Account Access by Phone | Yes | No |
| Free Online Bill Pay | Yes | No |
| Free Deluxe Provent® ID Restoration | Yes | No |

If you are not a primary member and want to take advantage of all of the benefits and services that Hawaii Schools Federal Credit Union has to offer, come into our branch and let one of our tellers know that you want to become a primary member today!