

Principals' Awards Ceremony

On October 4, 2010, The Board of Education honored four (4) school leaders for their outstanding achievements.

Principal Michael Harano of Washington Middle School was named Hawaii's Distinguished Principal of the Year. **Principal Darrel Galera** from Moanalua High School was named High School Principal of the Year. **Principal Justin Mew** from Niu Valley Middle School was named Middle School Principal of the Year. **Assistant Principal Bernadine Taaca** from Waianae Intermediate School was named Assistant Principal of the Year.

Hawaii Schools FCU's President/CEO, Robin Kim presented a monetary gift for each award winner. Present at the event was Principal Michael Harano.



Robin Kim (President/CEO), Kathryn Matayoshi (Superintendent, Hawaii State Department of Education), Principal Michael Harano, and Garrett Toguchi (Chairperson, Board of Education).

Enhanced Security Measures for Identity Verification

For your protection in this new age of increasing fraud and identity theft, the credit union has taken precautionary measures to help protect you and your account information.

The next time that you call the credit union, you may experience some changes in our verification process to identify you as the account holder. Verification information such as the last four (4) digits of your social security number and mother's maiden name will no longer be asked as primary questions because these are common identifiers for criminals. Tellers will ask different security questions every time that you call the credit union.

Safeguarding your information is important to us and we will continue to seek ways to enhance our security to protect your information.

Should you have any concerns about your account, please call one of our branches at 521-0302, then select option 3.

FREE Income Tax Preparation!

Hawaii Schools Federal Credit Union strives to offer services designed to improve the economic and social well being of its members. As part of this mission, we will be working with the Hawaii Alliance for Community-Based Economic Development to provide **FREE** income tax preparation for eligible members from **February 1, 2011 to April 15, 2011**. This is one of the many benefits of being a member of Hawaii Schools Federal Credit Union. Take advantage of this great opportunity and call 791-6224 to discuss eligibility and schedule an appointment.

When you 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 into 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 or even longer, before you receive your refund(s) once you file your tax returns. To see if your refund(s) has been deposited into your Hawaii Schools FCU account, call the KukuiLine Telephone Access System, check KukuiLine Online Access, or call us at 521-0302, then select option 3 to speak to a teller.

Having your refund(s) deposited into your Hawaii Schools FCU account will undoubtedly be the better way to go.



Members who are high school seniors who wish to be considered for the Edwin M. Kuniyuki Memorial Scholarship award for 2011 may pick-up an application packet starting on **Monday, January 3, 2011**, from our

Administration Office or go to our website homepage at www.KukuiLine.org and click on the Applications & Forms link on the left-hand side of the page.

Completed applications must be received no later than **Friday, February 25, 2011**. For additional information, please call Jana at 791-6229.

Savings Dividend Rates*

Savings**	
\$25.00 to \$9,999.99	0.40% APY
\$10,000.00 to \$49,999.99	0.40% to 0.48% APY
\$50,000.00 and Over	0.48% to 0.60% 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
Share Certificate ¹	
6 Month Term	0.60% APY
12 Month Term	0.75% APY
24 Month Term	1.25% APY
36 Month Term	1.50% APY
48 Month Term	1.75% APY
60 Month Term	2.00% APY

Personal Loan Product Rates

Share Secured Loans ^{2,3}	
Borrowing \$45,000.00 and Over	2.00% APR
\$30,000.00 to \$44,999.99	2.50% APR
\$15,000.00 to \$29,999.99	2.75% APR
\$14,999.99 and Lower	3.00% APR
Personal Loan ^{3,4}	5.25% APR
Tuition Loan ^{3,4}	4.25% APR
New & Used Vehicle Loan	
New Vehicle Loan ^{3,4}	2.90% APR
Used Vehicle Loan ^{3,4}	2.90% APR
Overdraft Line of Credit ⁴	8.00% APR
Visa Credit Card ⁵	Please Inquire

Real Estate Loan Product Rates*

Fixed-Rate Mortgage Loans ⁶	
5-Year Term, No Points	5.50% APR
7-Year Term, No Points	5.75% APR
10-Year Term, No Points	6.00% APR
15-Year Term, No Points	6.25% APR
Home Equity line of Credit ⁷	
Loan to Value Ratio of 80%	5.00% APR
Loan to Value Ratio of 90%	6.00% APR

SPECIALS!

'Active Checking' Share Certificate Special ⁸	
12 Month Term	3.00% APY

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 01-01-2011; subject to change. All credit union products & services subject to membership eligibility. All loans 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. ³Share 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; the rate indicated is using the lowest available APY for ADB in a Savings account. ⁴Lowest available rate including a 0.25 percentage point discount for automatic payment. 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 used vehicles is based on the value of the vehicle. ⁶For rates & costs associated with our Visa credit card, please ask our staff or visit www.KukuiLine.org. ⁷APRs are the lowest available rates including a 0.25% quarter-percent off for automatic payment from a Hawaii Schools Federal Credit Union Member 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.

⁹For 3.00% APY Active Checking Super Saver Share Certificate Special: 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.

KukuiNews

1st Quarter 2011

For our members!

Ring in the New Year

With a Low Rate Auto Loan!



HAWAII SCHOOLS
FEDERAL CREDIT UNION

To call any branch or for KukuiLine Telephone Account Access, call 521-0302 or Toll-Free 866-521-0302

Downtown Honolulu

233 Vineyard Street
Honolulu, Hawaii 96813
Direct Fax: (808) 538-3231
Monday to Friday—8:30AM to 4:30PM
Saturday & Sunday—CLOSED

Town Center of Mililani

95-1249 Meheula Parkway, Unit 208
Mililani, Hawaii 96789
Direct Fax: (808) 627-0236
Mon., Tues. & Thurs.—9:30AM to 6:00PM
Friday—9:30AM to 7:00PM
Saturday—9:00AM to 1:00PM
Weds. & Sunday—CLOSED

Ring in the New Year with a 5-Year, 3.25% Auto Loan!

Ring in the New Year with Hawaii Schools Federal Credit Union and take advantage of a limited time offer on new or used auto loan rates. Get the best rate of 3.25% APR* for 5-years or if you're interested in other rates and terms, we can help.

Apply today and get pre-qualified! Go to our website at www.KukuiLine.org and print and fill out a loan application. Then fax your completed application to 538-3231. Once you're pre-qualified, you'll be able to head on down to the dealership of your choice to make a purchase on that car you've had your eyes on.

So don't delay. Hurry in today and finance with us! For more information on our auto loan rates, call our Lending Department at 521-0302, then select option 5.

* 5-Year, 3.25% APR auto loan rate includes a 0.25% discount for automatic payment and is subject to credit review.



74th Annual Meeting

The 2011 Annual Meeting is just around the corner and it's time to reserve your space to attend an enjoyable evening of good food, great prizes, and the main event... Vegas-inspired games and activities.



ANNUAL MEETING 2011

Schedule of Events

Saturday, April 16, 2011
Outrigger Ala Moana Hotel
Hibiscus Ballroom, 2nd Floor

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

Seating is limited so get your tickets early! Early Bird, \$5.00 discount, per ticket will be available until **Friday, February 25, 2011** using the inserted order form. Deadline for regular orders is **Friday, March 18, 2011**.

Should you need assistance with ordering your tickets or if you have any questions, please call Jana at 791-6229. Validation for self-parking at the Outrigger Ala Moana Hotel will be available.

LAST CHANCE...

5.25% APR
Holiday Loan

4.25% APR
Education Loan



It's your last chance to open a 5.25%* APR Holiday Loan or 4.25%* APR Education Loan! The window of opportunity to open one of these loans is short so apply today. Go to our website at www.KukuiLine.org and fill out a loan application. Once you have completed the application, fax it to 538-3231 or drop it off at one of our branches.

Don't miss your opportunity to qualify for one of these loans at these low rates. For more information on our Holiday and Education Loans, call our Lending Department at 521-0302, then select option 5 and someone will be happy to assist you.

* 1-year term rate includes a 0.25% discount for automatic payment and is subject to credit review.

\$250K Share Insurance Is Permanent

On July 21, 2010, President Barack Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act. Included in this legislation was a provision making permanent the current \$250,000 maximum federal deposit insurance level, which was set to expire on December 31, 2013.

What this means for Hawaii Schools Federal Credit Union members is that your accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a federal insurance fund backed by the full faith and credit of the U.S. Government. Federal insurance protects money held in share savings, share draft/checking, money market, share certificates, trust and Individual Retirement Accounts (IRAs).

We want to reassure you that as a member of Hawaii Schools Federal Credit Union, your money is safe and secure with us!

Get \$5 When You Convert To eStatement



Now more than ever it pays to trade in all the clutter and hassle of paper statements for the ease, speed and convenience of eStatements from Hawaii Schools Federal Credit Union.

Convert from paper statements to e-Statements and we'll deposit \$5 into your account! Here are the benefits of signing up:

- View account history for up to 2-years
- Reconcile your statements electronically
- Secure access to your statement 24/7
- Ability to print and save your statements
- Availability is days sooner than the arrival of paper statements by mail
- Helping to save some trees while helping to reduce the credit union's expenses

For more information on eStatement, go to our website homepage at www.KukuiLine.org and click on one of the banner ads to help you sign-up. If you already have KukuiLine Online Access, click on the "Click Here For KukuiLine Online Access" graphic to get started. For help, call us at 521-0302, then select option 3.

HELP Grant

Hawaii Schools Federal Credit Union has a HELP Grant for interested members who are current Department of Education teachers, K-12. The grant's intent is to help provide supplemental funding for classroom supplies up to \$100.00.

Members who are interested in applying for the grant will need to fill out a simple one (1) page application that can be either mailed to the credit union or faxed to 538-3231.

For more information on the HELP Grant or to receive an application, please call Carol at 791-6230.



74TH ANNUAL MEETING TICKET ORDER FORM

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

For **Early Bird**, orders must be received by **Friday, February 25, 2011** and Regular orders must be received by **Friday, March 18, 2011**. If your order is not received by the Early Bird deadline, your ticket order will be processed as a regular order.

**Mail to: HSFCU Annual Meeting 2011
233 Vineyard Street, Honolulu, HI 96813**

All tickets will be processed on a first-received, first-reserved basis. Maximum of ten (10) seats per table. Tickets or a confirmation letter will be mailed no later than **Friday, April 1, 2011**.

Purchaser's Name (Must be a Member) _____

Account Number _____

Daytime Phone Number _____

Address Where Tickets Should be Mailed _____

I'm Ordering: _____ Early Bird Tickets at \$25 each Totaling \$ _____

Or: _____ Reg. Price Tickets at \$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 _____

