

## Online Access & eStatement... Fast, Easy & Very Convenient

Sign up for Hawaii Schools FCU's Online Access and have access to your account information 24/7. Check your account balance, see when a transfer or withdrawal was made, or even see if your checks have cleared. Signing up is fast, easy, convenient, and FREE! Just click on the "Click Here For Online Access" graphic at [www.KukuiLine.org](http://www.KukuiLine.org) and get started.



Once you are signed up for Online Access, you will be able to go paperless and sign up for free eStatements. Let us tell you how:

- Click on the "Preference" button on the menu on the left-hand side of the screen.
- Click on "e-Statement Selection".
- You will be presented with a disclosure/agreement document. Please read and print the document for your records.
- Click on the down arrow for the box titled, "Service" and select "Electronic". Click on the "Change" button.
- You will see a confirmation screen. Click the "Yes" button.

See...wasn't that fast and easy? You're done!

Should you have questions or if you would like more information about Online Access or eStatement, please call our Main Branch at 521-0302.

## Shared Branching

We wanted to remind you that Hawaii Schools FCU participates in a credit union shared branching network. What this means for you is that you can go to one of the participating credit union locations to do transactions such as deposits, withdrawals, or even make loan payments for your Hawaii Schools FCU account(s).

There are over fifty (50) shared branching locations that you can go to throughout Oahu, Maui, Kauai and the Big Island. When you visit a shared branching location, remember to have your credit union member number and valid photo identification with you.

For a list of shared branching network locations, hours of operation or a summary of available transactions, visit [www.hicuso.com](http://www.hicuso.com) or go to our website homepage at [www.KukuiLine.org](http://www.KukuiLine.org), click on the link that reads, "Locations & ATMs" on the left-hand side of the page, and then, click on the link, "Shared Branching".

For more information on Shared Branching, please call our Main Branch at 521-0302.

## Home Equity Fixed Rate Loan to Suit Your Needs

Owning your own home is the first step toward building a solid financial future. We know it is important for you to get the best financing possible when it comes to doing upgrades to your home or when you need the cash to pay for medical bills, college tuition, or even a wedding.

How will you be able to accomplish any of the above? With a Hawaii Schools Federal Credit Union, Home Equity Fixed Rate Loan. Much like a home equity line of credit, a home equity fixed rate loan lets you borrow against the equity in your home. However, the important difference is that a home equity fixed rate loan lets you borrow one lump sum up front at a fixed interest rate and repayment is done over a specified term.

We currently have 4-competitive rates\*:

- ▶ 5-Year Term . . . . . 3.75% APR
- ▶ 7-Year Term . . . . . 4.00% APR
- ▶ 10-Year Term . . . . . 4.25% APR
- ▶ 15-Year Term . . . . . 4.75% APR

If you are wondering whether you should do a fixed rate loan or a home equity line of credit...apply for both and let our Lending Department help you out to see what best fits your needs.

Call our Lending Department for a loan application at 521-0302 or fill out an application on our website at [www.KukuiLine.org](http://www.KukuiLine.org), and fax it back to 538-3231.

We look forward to receiving your application soon and helping you with your financial needs!

\*Rates includes a 0.25% automatic payment discount.

## Upcoming 2011 & 2012 Holidays

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

- Veteran's Day . . . . . Friday, November 11, 2011**
- Thanksgiving Day . . . . . Thursday, November 24, 2011**
- Christmas Day . . . . . (Observed) Monday, December 26, 2011**
- New Year's Day . . . . . (Observed) Monday, January 2, 2012**
- Dr. Martin Luther King, Jr. Day . . . . . Monday, January 16, 2012**

## 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 <sup>1</sup> . . . . .	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 <sup>1</sup>	
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 <sup>1</sup>	
6 Month Term . . . . .	0.60% APY
12 Month Term . . . . .	0.75% APY
24 Month Term . . . . .	1.00% APY
36 Month Term . . . . .	1.50% APY
48 Month Term . . . . .	1.75% APY
60 Month Term . . . . .	2.00% APY
SPECIALS!	
Super Saver Certificate Share Account <sup>2</sup>	
12 Month Term . . . . .	3.00% APY

## Personal Loan Product Rates

Share Secured Loans <sup>3,4</sup>	
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 <sup>4,5</sup> . . . . .	5.75% APR
Tuition Loan <sup>4,5</sup> . . . . .	4.75% APR
New & Used Vehicle Loan <sup>4,5</sup>	
New Vehicle Loan . . . . .	2.90% APR
Used Vehicle Loan . . . . .	2.90% APR
Overdraft Line of Credit <sup>1</sup> . . . . .	8.00% APR
Visa Credit Card . . . . .	9.50% APR

## Real Estate Loan Product Rates\*

Fixed-Rate Mortgage Loans <sup>6</sup>	
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
Home Equity line of Credit <sup>7</sup>	
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 10-01-2011; 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. <sup>1</sup>This account is subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. <sup>2</sup>Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. <sup>3</sup>Share Certificate accounts are subject to a minimum deposit of \$2,500. <sup>4</sup>Super 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. <sup>5</sup>Shared 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 overnight dividend rate for deposit pledged. <sup>6</sup>Lowest 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. <sup>7</sup>Based 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. <sup>8</sup>APRs 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. <sup>9</sup>Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.



## International Credit Union Day & 75<sup>TH</sup> Anniversary Celebrations

Save the date...we're celebrating International Credit Union Day and Hawaii Schools Federal Credit Union's 75th Anniversary on **Thursday, October 20, 2011**. Take a spin on our prize wheel to win great prizes and enjoy some refreshments, giveaways, and a free gift while supplies last!

Remember to send in your favorite credit union story via mail or email to [info@hawaiischoolsfcu.org](mailto:info@hawaiischoolsfcu.org) by **October 17, 2011**. Stories can be from any decade, and can cover any lighthearted or serious topic you want to share. Please include your full name, a contact number, and the number of years that you have been a Hawaii Schools Federal Credit Union member. Selected stories will be featured in our future newsletters and may be framed and featured at our Main Branch office.

We look forward to receiving your stories and encourage you to celebrate this momentous occasion with us!

## 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 thru Friday—8:30AM to 4:30PM  
(See article below for new extended hours coming soon)

## New Main Branch Office Hours

Starting on Monday October 17, 2011, we will be adjusting our Main Branch (233 Vineyard Street) office hours during the week plus we will be adding Saturday hours!

Sunday:	Closed
Monday:	7:30AM to 6:00PM
Tuesday:	7:30AM to 6:00PM
Wednesday:	7:30AM to 4:00PM
Thursday:	7:30AM to 6:00PM
Friday:	7:30AM to 6:00PM
Saturday:	9:00AM to 1:00PM

## Funds Availability Policy Change

Please note the following changes to our Funds Availability Policy **effective July 21, 2011.**

- All of the funds that you deposit by check may not be available to you immediately. Depending on the type of check that is deposited, funds may not be available until the third business day following your transaction.
- The first \$200 of your total deposit (previously the first \$100) may be available on the first business day following the day of your deposit.
- Funds you deposit by check may be delayed for a longer period of time. The credit union will notify you if we delay your ability to withdraw funds, and will tell you when the funds will be available. Funds will generally be available no later than the seventh business day after the day of your deposit.

For more information on this policy change or should you have any questions, please call our Main Branch at 521-0302.

## New & Improved HELOC

Did you hear the great news? Hawaii Schools Federal Credit Union has a new and improved, 80% Loan-To-Value (LTV) Home Equity Line of Credit (HELOC) with an unbelievable rate and term that is not available from any other financial institution!

Get locked in at a low, fixed rate of 4.00% Annual Percentage Rate (APR) for 5-years (other terms available). Current variable rate is 5.00% APR good until December 31, 2011. Plus...no standard closing costs 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, and easy access through our online banking system.

For an application packet, call our Lending Department at 521-0302 or email [lending@hawaiischoolsfcu.org](mailto: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 don't re-price every month like the other guys. Once you see the comparisons, you will know how solid our HELOC product is.

So if you are looking for a HELOC that can give you stability, longevity, immediate access to your line, and can reward you with a low, fixed rate for a longer period of time, fill out our application and fax it back to us at 538-3231, or drop it off at our Main Branch soon!

## 3.00% APY Holiday Club Savings Account

Start a Hawaii Schools FCU, Holiday Club Savings Account and earn up to 3.00% Annual Percentage Yield (APY). Maximum deposit amount per month is \$200. Contributing to the Holiday Club Savings Account is easy. Set up an automatic deduction from your payroll, call us to transfer monies from your savings or checking account or stop by the Main Branch to make a deposit.

Signing up is also easy. Fill out an application at our Main Branch or obtain one from our website at [www.KukuiLine.org](http://www.KukuiLine.org), then fax it back to 538-3231.

For more information on our Holiday Club Savings account, please call our Main Branch at 521-0302.

# FREE

## Tailgater's Chair & Key Chain When Financing Your Next Auto Loan



For a limited time only, when you finance your next auto loan or we refinance your existing auto loan from another financial institution with us, we will give you a FREE Tailgater's Chair and Key Chain while supplies last.

Rates start as low as 2.90% Annual Percentage Rate (APR) for 3-years and are subject to credit review. If you are interested in other car loan rates, no problem, we have other rates and terms available to fit your needs.

When you treat yourself to the car you want, whether it's new or used, we're here to help with the financing.

Take advantage of all of the benefits that Hawaii Schools Federal Credit Union has to offer. Inquire with our Lending Department about our great auto loan rates and other loan products by calling 521-0302.

## A Personal Loan Can Be Your Solution



Whether you need cash for education, debt consolidation, or for unexpected expenses, a Hawaii Schools Federal Credit Union Personal Loan may be the solution for you.

Apply now by filling out an application on our website at [www.KukuiLine.org](http://www.KukuiLine.org) and see if you qualify for a 5.75% Annual Percentage Rate (APR), Personal Loan. Once you complete the application, fax it back to 538-3231.

Let Hawaii Schools Federal Credit Union be your personal loan solution. For more information on our Personal Loan, call our Lending Department at 521-0302.

# Sprint

## Take Advantage of Sprint's Credit Union Member Discount Program

Credit union members can take advantage of great wireless options available to new and existing Sprint customers:

- 10% discount on most Sprint monthly recurring charges
- Waived application fee on new lines
- Waived upgrade fee
- Discounts on phones and accessories\*
- National rates with no roaming or long distance charges
- Includes **Any Mobile, Anytime Plan**

Verification of membership is required at time of activation or upgrade. The following are considered acceptable forms of verification:

1. A Credit or Debit Card that was issued from Hawaii Schools Federal Credit Union
2. An account or loan statement from Hawaii Schools Federal Credit Union showing the member's name
3. A voided or cancelled HSFCU check
4. A credit union member ID card

Verification requirements will also be required on phone and web orders. At that time, members will be able to be signed up for the credit union member discount program and will have up to 60 days to provide Sprint with the required documentation via email or fax if they don't have it available at the time of activation.

For new activations and to take advantage of these exclusive discounts, call **877-728-3428**, visit Sprint's website at [www.SprintSave4CU.com](http://www.SprintSave4CU.com), or go to the nearest Sprint store and let them know you are a credit union member.

\*Up to \$150 off new phones and smart phones with 2-year service agreement or eligible upgrade while supplies last. Must be a credit union member to qualify.