

## Financial Education Classes Deemed an Asset

For the past three (3) years, Hawaii Schools Federal Credit Union has played an integral part in providing financial education to the business classes at Mililani High School. In class, students are given the tools and knowledge necessary to understand why it's important to save for their futures, the importance of good credit, the difference between a debit card versus a credit card, why the interest rate is higher on a savings account versus a checking account, and much more.

Students come out of these financial education classes with a better understanding of what they should be doing with their money and saving for today, as well as what they should be doing to save for their futures.

At the end of the class term, students evaluate what they learned and each writes a follow-up letter to the credit union expressing what they enjoyed and how they will apply what they learned in class toward their future.

Reading what the students write and having them participate each class session is enough of a reward for the credit union because the students are learning and making an earnest effort to make their futures better. It is a worthwhile investment in the future of the next generation.



*Pictured here: Mililani Branch, Branch Manager, Paul Arakawa teaching one of the Finance classes at Mililani High School*

## eStatement...Fast, Easy, Free!

Want to receive your account statement faster—as quickly as a day after the end of each month?

Hawaii Schools Federal Credit Union offers eStatement—a safe, convenient and free option that allows you to view, download and print your account statement from a secured website. When you choose eStatement, you will not receive a paper statement in the mail.

Setting up eStatement is simple. You'll be asked to provide account information and other information to confirm your identity.

Your eStatement will be formatted like the paper one you have been receiving in the mail.

You may discontinue your delivery of eStatements and revert to paper statements at any time.

In addition to eStatement, there are many ways to conserve resources while using your credit union account. Here are a few that will save natural resources, as well as your time:

- Direct deposit of your pay checks
- Account inquiries, transfer monies to and from your accounts, and make loan payments via the computer
- Online Bill Pay - no stamps or envelopes needed

Give us a call at 521-0302, then select option 3 and someone in our branches will be happy to assist in setting you up for eStatement.

## Stability & Longevity... 3-Year HELOC

We may not have the lowest Home Equity Line of Credit (HELOC) rate in town, but our rate is one of the lowest, and **won't change for 3-years.**

While other financial institutions try to lure you in with a teaser rate for 4-months, 6-months, or even 1-year, at Hawaii Schools Federal Credit Union, you're locked in 3-times longer than the other guys. What happens to your rate after the teaser term is gone? Your rate can vary up to a high of 18%. While ours will also vary after 3 years our index and margin are more favorable than the other guys and we only change rates twice a year (some are monthly). Compare the facts! Ours is a good deal all around.

Instead of worrying about month-to-month interest rate fluctuations, consider opening a HELOC that you know is stable. To apply for a Hawaii Schools FCU HELOC, go to our website at [www.KukuiLine.org](http://www.KukuiLine.org) and fill out a loan application. Once completed, print and fax your application to 538-3231 or mail it to one of our branches.

For more information, please stop by our Lending Department or call them at 521-0302, then select option 5.

## 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	1.25% 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 <sup>2,3</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>3,4</sup>	7.75% APR
Tuition Loan <sup>3,4</sup>	6.75% APR
New & Used Vehicle Loan	
New Vehicle Loan <sup>3,4</sup>	2.90% APR
Used Vehicle Loan <sup>3,4</sup>	2.90% APR
Overdraft Line of Credit <sup>4</sup>	8.00% APR
Visa Credit Card <sup>5</sup>	Please Inquire

## Real Estate Loan Product Rates\*

Fixed-Rate Mortgage Loans <sup>6</sup>	
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 <sup>7</sup>	
Loan to Value Ratio of 80%	5.00% APR
Loan to Value Ratio of 90%	6.00% APR

## SPECIALS!

Super Saver Certificate Share Account <sup>8</sup>	
12 Month Term	3.00% APY

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 04-01-2011; 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. ‡Share 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 the average dividend rate for deposit pledged. †Lowest available rate including a 0.25 percentage point discount for automatic payment. ‡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. †For rates & costs associated with our Visa credit card, please ask our staff or visit [www.KukuiLine.org](http://www.KukuiLine.org). ‡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. †Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

†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.

*For our members!*



## The Hawaii Foodbank is in need of rice!

Donate a bag of rice to help the Hawaii Foodbank! Donations can be dropped off at either of our branches during normal business hours. We will accept any type of rice and bags of any size.

As a token of our appreciation, every person who donates a bag of rice will receive a free rice paddle.

We hope that you will be able to help the Hawaii Foodbank and participate in this community service opportunity. For more information, please contact one of our branches at 521-0302, then select option 3.

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

## Notice of Privacy Policy for Hawaii Schools FCU Members

Hawaii Schools Federal Credit Union, your member-owned financial institution, is committed to providing competitive products and services to meet members' financial needs and helping members reach their financial goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to provide members with a privacy notice, which 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 nonpublic 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 nonpublic personal information.

You can also help to safeguard your information by doing the following: 1) Protect your account numbers, credit card numbers, personal identification numbers (PINs), and passwords, 2) Use caution when disclosing account numbers and social security numbers to others, and 3) Keep your information current with us.

For more information, we have enclosed a copy of our privacy policy for your review. A copy of our privacy policy is also available on our website at [www.KukuiLine.org](http://www.KukuiLine.org).

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



## 5-Year, 3.25% APR AUTO LOAN!

### Lock-in a Low Fixed Rate Now!

Auto loan rates are at an all-time low! Take advantage now while you can and see if you can lock-in at a low fixed rate of 3.25% APR for 5-years. Looking for a lower rate or a different term? We can help. We have other options to fit your needs.

Starting Friday, May 20th, 2011 to Sunday, May 22nd, 2011 be prepared to save big on a huge selection of new and pre-owned vehicles at the next Tony Group Autoplex Credit Union Sale. The credit union will offer financing at this weekend sale with these great benefits:

- Very competitive APR fixed rates on New or Used Auto loans
- Flexible terms
- Easy application process

As your credit union, we work for you.

To pre-qualify, fill out a loan application

on our website at [www.KukuiLine.org](http://www.KukuiLine.org) and fax the completed application to 538-3231, drop it off at one of our branches, or mail it back to us.

Visit our lending experts today and apply for a lower interest auto loan. Another great reason why you joined Hawaii Schools Federal Credit Union instead of a bank. For more information on the next credit union sale or should you have any loan questions, call our Lending Department at 521-0302, then select option 5.



## 2010 Principal of the Year

Congratulations to Moanalua High School Principal, Darrel Galera, who was awarded 2010 Hawaii High School Principal of the Year. Mr. Galera was presented with a monetary gift from Hawaii Schools Federal Credit Union at a faculty meeting at Moanalua High School on January 26, 2011.



*Pictured from left to right: Teri Ushijima (DOE Complex Area Superintendent), Kathryn Matayoshi (DOE Superintendent), Darrel Galera (2010 Hawaii High School Principal of the Year & Principal of Moanalua High School), and Robin Kim (President & CEO of Hawaii Schools Federal Credit Union).*

## Reminder... 74th Annual Meeting on Saturday, April 16, 2011

This is a reminder that the 74th Annual Meeting is on **Saturday, April 16, 2011** at the Outrigger Ala Moana Hotel. Business meeting starts at 4:45pm. Check-in for general attendees is at 5:15pm with dinner to follow at 5:45pm.

We look forward to seeing you at this year's annual meeting!



## My Credit Union Rocks!



April 17-23, 2011 is National Credit Union Youth Week and in celebration of this national event, Hawaii Schools Federal Credit Union has decided to make the whole month of April, National Credit Union Youth Month.

The credit union will be giving away a FREE backpack to parents and grandparents who start a savings account for their child(ren) or grandchild(ren). Supplies are limited so come into one of our branches soon to open a savings account.

Remember to present a Military ID, State ID, Passport, or Social Security card for your child at the time of account opening.

For more information on our youth promotion, please call one of our branches at 521-0302, then select option 3.

## LAST CHANCE... FREE Tax Services

As part of the credit union's mission, Hawaii Schools Federal Credit Union has teamed up with the Hawaii Alliance for Community-Based Economic Development to provide **FREE income tax preparation** for eligible members **now through April 15, 2011**.

Members can take advantage of this great opportunity by calling 791-6224 to discuss eligibility and schedule an appointment.

Remember... when you are ready to file, 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's that simple and that convenient.

So take advantage of the FREE income tax preparation opportunity and get your refund sooner than later.