

NOTICE: ATM Card Reissuance

Within the next few months we will be reissuing new Hawaii Schools FCU ATM cards to those members who currently have an ATM card with us.

More information will be mailed to all card holders within the next few months.

Should you have any questions about your new ATM card, please call one of our branches at 521-0302, then select option 3.

Take Advantage of the Sprint Nextel Wireless Option

Credit union members can now take advantage of a great wireless option available to new and existing Sprint Nextel customers:

- Phones, PDA's, push to talk, data service plans, music downloads, TV and more!
- 10% off most regularly priced Sprint Nextel service plans
- Waived activation fee on new activations
- Waived upgrade fee
- National rates with no roaming or long distance charges

For new activations and to take advantage of these exclusive discounts, call **877-728-3428**, visit Sprint's website at **www.SprintSave4CU.com**, or go to the nearest Sprint store and let them know that you're a credit union member interested in their services.

For existing Sprint Nextel customers, go to Sprint's website at **www.sprint-discount.com** and under "Company/Organization Name," enter: **Credit Union Member**.



Deposit Your Tax Refund Into Your Hawaii Schools FCU Account

This tax season as you are preparing for 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 to your Hawaii Schools FCU account. Indicate on the form, Hawaii Schools FCU's routing number: **3213-7944-9**, then indicate your account number, and select which type of account; checking or savings that you would like the refund(s) to go into.

Usually it takes six (6) to eight (8) weeks or even longer, before you receive your refund(s) once you file it. To see if your refund(s) was deposited into your Hawaii Schools FCU account, log-on to your KukuiLine Online Access account, call the KukuiLine Telephone Access System, or call us at 521-0302, then select option 3 to speak to a teller.

Who knows, the next time you do your taxes, you might decide that having your refund check(s) routed to your Hawaii Schools FCU account is the better way to go.

Applications Available For the Edwin M. Kuniyuki Memorial Scholarship Award

Members who wish to be considered for the Edwin M. Kuniyuki Memorial Scholarship award for 2010 may pick-up an application packet starting on **Monday, January 4, 2010**.

Completed applications must be received no later than **Friday, February 26, 2010**. To receive an application packet or for additional information, please call Kristy at 791-6229.

Easy and Accessible Applications & Forms

Hawaii Schools FCU provides an easy and accessible way for members to apply for a loan, refer friends and family to become a member, do an address change, and more.

Just visit our website at: **www.KukuiLine.org** and once you are on our homepage, click on the header, Applications & Forms on the left-hand side of the page. Scroll down the page to see what types of forms are available to you. Once you find the specific form that you are looking for, print a copy of the form, complete it, and fax it back to us at: 538-3231 or drop it off at one of our branches.

Should you have any questions or need more information on our applications and forms, please call us at 521-0302, then select option 3 for one of our branches, or option 5 for the loan department. If you do not see a specific application or form on our website that you would like to receive, call us and we will be happy to assist you with your request.

A Penny Saved

Some people may think recycling your bottles and cans is not worth it and only gives you a couple of dollars here and there if you are lucky.

Did you know, if you are diligent in recycling, you are not only helping the environment, but over time, you could make hundreds, even thousands of dollars?

One couple, (members of our credit union) began recycling last year. Each week, they would telephone their two daughters to see if there were any bottle and soda can bags to pick up from their homes to take to the recycling redemption site. In a year's time, these two members made over \$2,000 just from recycling bottles and cans.

With this \$2,000, they decided to become members of Hawaii Schools FCU and open two accounts in their names for a thousand dollars each. The beneficiaries of these accounts are their two grandchildren. When their grandchildren turn 18-years old, the money in these accounts will go to them.

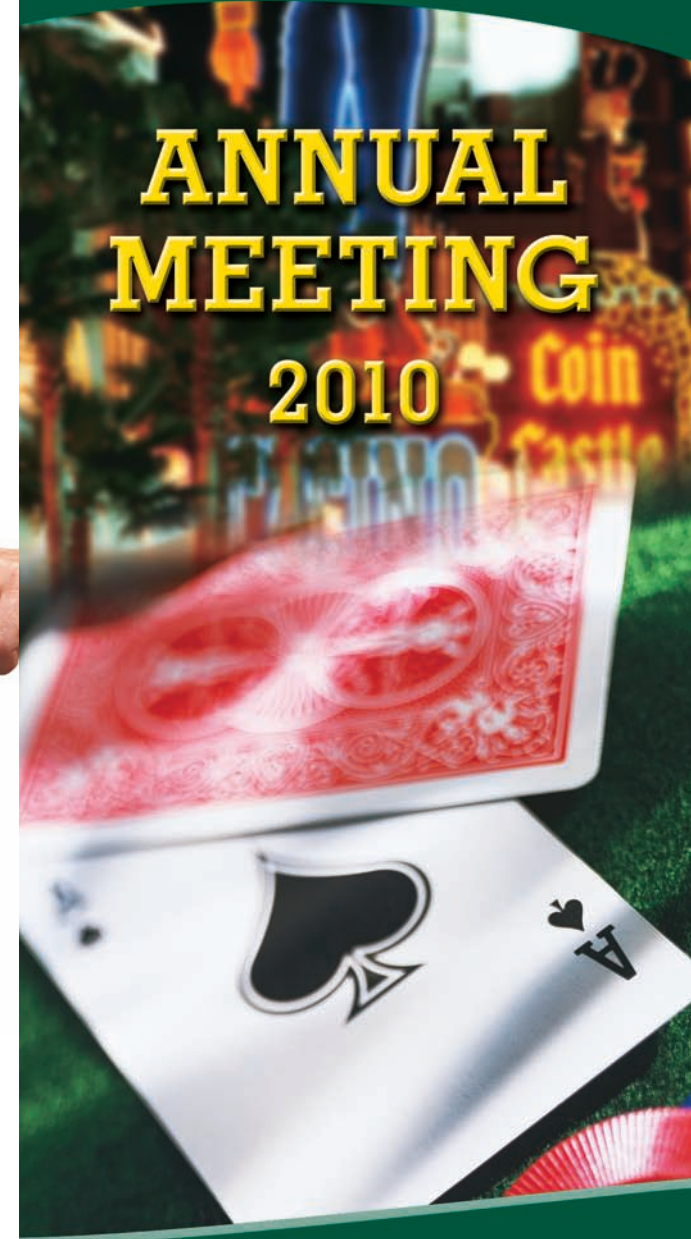
Take the time to recycle. It just might be worth the time and now we know it is possible to make a couple of thousand dollars within a year!



KukuiNews

For our members!

ANNUAL MEETING 2010



HAWAII SCHOOLS
FEDERAL CREDIT UNION

To call any branch or for KukuLine 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



Receive a FREE 51-Piece Tool Set

For a limited time only... Tell-a-friend to become a member of Hawaii Schools Federal Credit Union and we will give both of you a Free 51-Piece Tool Set (while supplies last). Come in soon before these tool sets are all gone!

For more information on this promotion, stop by one of our branches or call us at 521-0302, then select option 3.

73RD Annual Meeting

The 2010 Annual Meeting is coming up fast and we would like to invite you to come and enjoy a night of fun-filled entertainment and a great multi-course Chinese dinner.



You could win fabulous prize giveaways and be entertained by the many Vegas-inspired games and activities. Valet or validated parking will be available.

We offer an Early Bird \$5.00 discount per ticket, until **Friday, February 26, 2010** using the attached order form. Deadline for regular orders is **Friday, March 19, 2010**.

Seating is limited so get your tickets early! For additional information or for assistance with ordering tickets, call Kristy at 791-6229.

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 26, 2010** and regular orders must be received by **Friday, March 19, 2010**. If your order is not received by the Early Bird deadline, your ticket order will be received as a regular order.

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 2, 2010**.

Annual Meeting 2010

Schedule of Events

Saturday, April 17, 2010

Outrigger Ala Moana Hotel, Hibiscus Ballroom, 2ND Fl.

4:15pm – Check-In for Business Meeting
4:30pm – Business Meeting
5:15pm – Check-In for General Attendees
6:00pm – Dinner
7:00pm – Vegas-Inspired Activities
9:30pm – Event ends

NCUA Share Insurance Coverage Extended to 2013

On October 3, 2008, the President signed into law the Economic Emergency Stabilization Act of 2008 that temporarily increased share insurance coverage from \$100,000 to \$250,000. This increase was effective from the date of enactment through December 31, 2009.

On May 20, 2009, the Helping Families Save Their Homes Act of 2009 was signed into law and included a provision extending the \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013.

What this means for you is that your savings at Hawaii Schools Federal Credit Union is insured by the National Credit Union Administration (NCUA), a federal government agency similar to the Federal Deposit Insurance Corporation (FDIC) who insures banks and is backed by the full faith and credit of the U.S. government up to \$250,000. Federal insurance protects money held in share savings, share draft/checking, money market, share certificates, trust and retirement accounts.

We want to assure you that your savings is safe and secured with Hawaii Schools Federal Credit Union.

Should you have any questions about the increased NCUA insurance protection, please go to our website homepage and click on the NCUA Share Insurance link for more information, or call the NCUA Consumer Assistance Hotline at 1-800-755-1030.



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
Share Draft (Checking)		
\$200.00 and Over	.....	0.25% APY
Individual Retirement Account (IRA)		
\$0.00 to \$9,999.99	.....	1.00% APY
\$10,000.00 to \$49,999.99	.....	1.00% to 1.80% APY
\$50,000.00 and Over	.....	1.80% to 3.00% APY
Share Certificate ¹		
6 Month Term	.....	0.75% APY
12 Month Term	.....	1.50% APY
24 Month Term	.....	1.75% APY
36 Month Term	.....	2.25% APY
48 Month Term	.....	2.75% APY
60 Month Term	.....	3.00% 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}	.....	7.75% APR
Tuition Loan ^{3,4}	.....	6.75% APR
New & Used Vehicle Loan		
New Vehicle Loan ^{3,4}	.....	4.10% APR
Used Vehicle Loan ^{3,4}	.....	4.35% 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	.....	7.00% APY

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 01-01-2010; 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.KukuLine.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 7.00% 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.

Mail to:
HSCFU Annual Meeting 2010
233 Vineyard Street
Honolulu, HI 96813



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: _____ Regular 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 _____

