

## Sprint Verification of Membership Required

Now when you sign up for Sprint activation or upgrade, credit union members will need to provide verification of membership.

The following are considered acceptable forms of verification:

1. A Credit or Debit Card that was issued by 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 check
4. A credit union member ID card

Starting June/July 2011, verification requirements will also be required on phone and web orders. At that time, members will be able to sign 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.

## HELP Grant Affords Teachers Supplies for School

If you are a member of Hawaii Schools FCU and a current Department of Education teacher, you should consider applying for Hawaii Schools FCU's HELP Grant. The HELP Grant provides teachers with funds up to \$100 to help subsidize the cost of supplies or expenses for educational classroom support that might otherwise go unfunded or paid from their own pockets.

Since August 2010, Hawaii Schools FCU has given out more than \$5,000 in educational support to several public schools on Oahu and the neighbor islands.

We are always happy to hear success stories from our grant recipients. Betsy Itoga from Ala Wai Elementary School writes, "Thank you very much for the monetary grant for our children. The children will be happy to receive new pencils with pretty designs as a reward for reading daily. Thank you for brightening up our students' lives and promoting the love of reading!"

It's because of success stories like this that we are so happy to offer the HELP Grant program. If you would like to be a part of our future success stories, apply for our HELP Grant today! To request an application, call Carol at 791-6230 or email [info@hawaiischoolsfcu.org](mailto:info@hawaiischoolsfcu.org).

## Direct Deposit for Federal Benefit Payments

According to the U.S. Department of Treasury, anyone applying for Social Security or Supplemental Security Income checks on or after **May 1, 2011**, will receive their payments electronically, while those already receiving paper checks will need to switch to direct deposit by **March 1, 2013**.

Hawaii Schools Federal Credit Union wants to help make this transition easy for you. For any member who applies for federal benefits after May 1, 2011, and wishes to setup direct deposit to their Hawaii Schools FCU account, here's what you will need on hand at the time you apply for your federal benefits:

- Hawaii Schools FCU's routing number: **321379449**
- Indicate the account type you would like the benefits to go into – checking or savings account
- Your account number

Any member already receiving federal benefit payments electronically will continue to receive their money as usual on their payment day.

For any member who plans on switching to direct deposit before March 1, 2013, please call one of our branches at 521-0302, then select option 3 and let us know how we can help.

For more information on the U.S. Department of Treasury's ruling to phase out paper checks for federal benefit payments, please go to: [http://www.fms.treas.gov/news/press/electronic\\_benefits\\_rule.html](http://www.fms.treas.gov/news/press/electronic_benefits_rule.html).

## Easy, Free & Convenient Access to Your Account

Hawaii Schools FCU makes it easy for you to access your account 24 hours a day, 7 days a week and for FREE! Sign up for KukuiLine Online Access by going to our website homepage at [www.KukuiLine.org](http://www.KukuiLine.org), then click on the graphic on the right-hand side of the page that reads, "**Click here for KukuiLine Online Access**". Once you are signed up for online access, you will be able to check your balance anytime you want, transfer money between your own accounts, and more.

Once you have online access, sign up for free Online Bill Pay and start paying all of your bills with a click of a mouse and a few key strokes saving you the time and money it takes for you to pay bills the old fashioned way.

It is easy, free and convenient! Should you have any questions about KukuiLine Online Access or Online Bill Pay, call one of our branches at 521-0302, then select option 3.

## 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>7</sup>	
12 Month Term .....	3.00% 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> .....	5.75% APR
Tuition Loan <sup>3,4</sup> .....	4.75% 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 .....	9.50% APR

## Real Estate Loan Product Rates\*

Fixed-Rate Mortgage Loans <sup>5</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>6</sup>	
Loan to Value Ratio of 80% .....	5.00% APR

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 07-01-2011; 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. <sup>2</sup>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. <sup>3</sup>Lowest available rate including a 0.25 percentage point discount for automatic payment. <sup>4</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>5</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>6</sup>Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

<sup>7</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.

*For our members!*



## Hawaii Schools Federal Credit Union's 75<sup>th</sup> Anniversary

November 5, 2011 marks Hawaii Schools Federal Credit Union's 75th Anniversary. In celebration of this momentous occasion, we encourage you to be a part of our history and participate in our upcoming events.

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 be about any topic, lighthearted or serious. 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 location.

Celebrate with us during International Credit Union Week; **October 17<sup>th</sup> to 21<sup>st</sup>**. There will be daily drawings to win \$75 gift cards and other promotional items. Plus, members who come to the Main Branch on **Thursday, October 20<sup>th</sup>** will receive a free hotdog, a drink, cake, and a gift while supplies last.

Stay tuned for future events, giveaways, and specials to help promote our 75th Anniversary!

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

## Mililani Branch Closure

Our lease is expiring in October and we will be closing our Mililani Town Center Branch. The last day of business for the branch will be on **Friday, September 30, 2011**. We regret any inconvenience this may cause you.

Please know that shared branching can be conducted at the Mililani branches of HawaiiUSA FCU and Hawaii State FCU where you can make deposits, payments, or withdrawals from your Hawaii Schools FCU accounts:

**HawaiiUSA FCU – Mililani Branch**  
Mililani Shopping Center  
95-221 Kipapa Drive, A-2 • Ph: 625-5999  
M-F: 10:00am-6:00pm, Sat: 9:00am-2:00pm

**Hawaii State FCU – Mililani Branch**  
95-1095 Ainamakua Drive, #9 • Ph: 587-2700  
M-F: 9:30am-6:30pm, Sat: 9:00am-1:00pm

Your account number and identification will be required for shared branch transactions. Please visit our website at [www.KukuiLine.org](http://www.KukuiLine.org) to see a complete list of other shared branch locations.

Our Mililani Branch staff will be temporarily relocated to our Main Office at 233 Vineyard Street and we will keep you updated regarding our plans for relocation. Thank you for your patience.

## FREE 20 oz. Acrylic Cup

The 20 oz. acrylic cups are back and they're going out fast! For a limited time only and while supplies last, members who sign up for eStatement will receive a free acrylic cup. Visit one of our branches or call us at 521-0302, then select option 3 for more information.



## Need A Personal or Education Loan?

Are you in need of cash or do you need to pay off your child's tuition for the upcoming school year? Apply for a 5.75% APR Personal Loan or 4.75% APR Education Loan! Go to our website at [www.KukuiLine.org](http://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 and get these low loan rates. For more information on our Personal and Education Loans, call our Lending Department at 521-0302, then select option 5 and someone will be happy to assist you.

## New Home Equity Line of Credit & Home Equity Fixed Loan Rates

Do a Line. Do a Loan. Or Do Both! To see if you qualify, fill out a loan application on our website at [www.KukuiLine.org](http://www.KukuiLine.org) and fax back your completed application to us at 538-3231 or drop it off at one of our branches. For more information on these great products and rates, call our Lending Department at 521-0302, then select option 5.

HOME EQUITY LINE OF CREDIT		
<b>1.00%<sup>0</sup>APR</b> 1-Year, Fixed	<b>4.00%<sup>0</sup>APR</b> 3-Years, Fixed	<b>5.00%<sup>0</sup>APR</b> Current Standard Rate

or

HOME EQUITY FIXED LOAN			
<b>3.75%<sup>0</sup> APR</b> 5-Years, Fixed	<b>4.00%<sup>0</sup> APR</b> 7-Years, Fixed	<b>4.25%<sup>0</sup> APR</b> 10-Years, Fixed	<b>4.75%<sup>0</sup> APR</b> 15-Years, Fixed

Tony Group  
**AUTOPLEX**



## 5-Year Auto Loan Rate as Low as 3.25% APR Plus... FREE GAP Coverage

Come on down to the Tony Group Autoplex's Credit Union Sale during the **Admission's Day weekend; August 20th & August 21st**. Find the car you want and talk to a Hawaii Schools FCU loan representative on the spot or prequalify prior to the event.

Rates are at an all time low...with a 5-year auto loan rate at 3.25% APR or if you are interested in other rates and terms, let us know and we can find the right one for you. Plus, for a limited time, when you get financing through us, we will give you a **FREE key chain plus FREE GAP coverage valued up to \$500**. GAP covers the difference between the car's value and the loan balance in the event of a total loss of the vehicle.

For more information on our rates, terms, or on the free GAP coverage, call our Lending Department at 521-0302, then select option 5.

**TONY HYUNDAI PEARLRIDGE** **1.90% APR**

## Special Financing Rate with Tony Hyundai Pearlridge

Hawaii Schools Federal Credit Union has made arrangements with Tony Hyundai Pearlridge for special financing on all used cars.

Rates are as low as 1.90% APR! This program is available from **July 1st to August 31st, 2011**.

Stop by Tony Hyundai Pearlridge at 98-075 Kamehameha Highway in Aiea and mention that you are a member of Hawaii Schools Federal Credit Union.

Should you have any questions or if you would like more information on this Special Financing program with Tony Hyundai Pearlridge, call our Lending Department at 521-0302, then select option 5.

## 74<sup>th</sup> Annual Meeting Is a Success!

It was another successful annual meeting to be added to the memory book. The 74th Annual Meeting held on Saturday, April 16, 2011 at the Outrigger Ala Moana Hotel was a memorable night for members who enjoyed a 7-course Chinese dinner, the camaraderie of friends and family, the great prize giveaways, and the atmosphere of Vegas-inspired games.

Congratulations to recipient Matthew Taira, a recent graduate from Pearl City High School who was awarded the Edwin M. Kuniyuki Memorial Scholarship.

We look forward to having you join us for our 75th annual meeting. It will be an extra special event as we celebrate 75 years as your credit union.



*Pictured from left to right: Board Member Vernon Hee, scholarship winner Matthew Taira, Board Chairman Glenn Hirata, and President & CEO Robin Kim.*



*"Three blackjacks in a row! Wish we really were in Vegas."*

## Membership Verification

As required by federal law, Hawaii Schools Federal Credit Union must conduct a verification of member accounts. Such verification is done in conjunction with the June 30th statements.

The credit union's Supervisory Committee asked that members verify the information contained in these statements and that they match their own records.

Any discrepancies should be reported immediately to the Supervisory Committee at the following address:

Hawaii Schools Federal Credit Union  
Supervisory Committee  
c/o 44-162 Nanamoana Street  
Kaneohe, HI 96744