

## Low Fixed-Rate Mortgage Lines & Loans

Hawaii Schools FCU offers a variety of mortgage products for very low, fixed rates. If you are planning on doing a home renovation project, need help consolidating some debt, need to refinance your current loans, or just want some extra cash for that rainy day, then inquiry with us. We can help!

Take a look at these fixed rates and see if any of them would work for you.

### Home Equity Line of Credit

**5.00%** APR

1-Year Fixed or 3-Year Fixed

### Home Equity Fixed Rate Loan

**5.50%** APR  
5-Years Fixed

**5.75%** APR  
7-Years Fixed

**6.00%** APR  
10-Years Fixed

**6.25%** APR  
15-Years Fixed

Then when you are ready to apply for a line or a loan, go to our website at [www.KukuiLine.org](http://www.KukuiLine.org) to fill out an application. Once you are done filling out the application either drop it off at one of our branches or fax it back to us at (808) 538-3231.

A loan officer will take a look at your application and let you know within a couple of days if your loan is approved.

For more information on these specific products or on other loan products, please call our lending department at 521-0302, then select option 5.

## Remember to File Your Tax Refund Into Your HSFCU Account

Tax season is here and if you have not already filed your taxes, remember to indicate on your tax forms that you would like to have your refund(s) deposited into either your Hawaii Schools FCU checking or savings account. It is a faster way to get your refund. Our routing number is 321379449.

## YOU HAVE THE POWER TO



Here's how you can fight identity theft:

1. **Never provide personal financial information** including your social security number, account numbers or passwords over the phone or the Internet, if you did not initiate the contact.
2. **Never click on the link provided in an e-mail you think is fraudulent.** In addition to stealing your personal information, the link may contain a virus that can contaminate your computer.
3. **Do not be intimidated by an e-mail or caller** who suggests dire consequences if you do not immediately provide or verify financial information.
4. **If you are unsure whether a contact is legitimate, go to the company's website** by typing in the site address or using a page you have previously book marked, instead of using a link provided by the e-mail.
5. **If you fall victim to identity theft, act immediately to protect yourself.** Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely.
6. **Report suspicious e-mails or calls** to the Federal Trade Commission through the Internet at <http://www.ftc.gov/bcp/edu/microsites/idtheft/>, or by calling 1-877-IDTHEFT (1-877-438-4338).

For added protection, Hawaii Schools Federal Credit Union provides identity theft coverage to all of its members. We provide Deluxe ID TheftBlock® Basic Coverage for free to members who have a checking account with direct deposit of \$500 per month, or for a low monthly fee of \$4.49, we provide Deluxe ID TheftBlock® Plus Coverage to members who are interested in additional coverage.

To learn more about the Basic or Plus coverages or to sign up for one of the coverages, visit [www.deluxe-idtheftblock.com](http://www.deluxe-idtheftblock.com) or call 1-800-839-9193.

## Save Money On Your Wireless Service

As a member of Hawaii Schools Federal Credit Union, Sprint is offering members a better way to save money on your wireless service.

Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more!

Exclusively for credit union members, get: **10% off** most regularly priced Sprint individual service plans, **15% off** most regularly priced Sprint business service plans, waived activation fee on new activations, waived upgrade fee, and national rates with no roaming or long distance charges.

To get these exclusive discounts, call 877-728-3428, visit the nearest Sprint retail location, or visit their website at [www.SprintSave4CU.com](http://www.SprintSave4CU.com) and let them know that you are a credit union member.



## A Penny Saved

When making out a budget, plan for savings first. Before paying any bills, decide on an amount to pay yourself first. Then, deposit the amount into a savings account. When you do this at the beginning of the month, your entire paycheck will not slip through your fingers. If you wait until the end of the month, there may be nothing left to save.

Paying yourself first gives you a systematic way to make your money grow, regardless of the kind of job you have or your income.

Another technique you might try for saving money is to empty your change into a can or jar each day. At the end of the month, take your coins and put them into your Hawaii Schools FCU savings account.

The object of a good budget is to make your money help you reach your goals. Don't be discouraged if this budget plan doesn't work out right away. You may have to revise it several times until it fits your wants and needs. Then, review it from time-to-time to be sure it continues to help you out in the best way.



# KukuiNews

For our members!

Tony Group  
**AUTOPLEX**

# Credit Union Sale!

## Get Great Financing

**HAWAII SCHOOLS**  
FEDERAL CREDIT UNION

To call any branch or for Kukuilane 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

### Privacy Notice Disclosure

Hawaii Schools Federal Credit Union  
233 Vineyard Street  
Honolulu, HI 96813  
Call 521-0302 or  
Toll-Free 866-521-0302



Every year, Hawaii Schools Federal Credit Union is required under federal law, to give all of our members a copy of our privacy policy. The policy describes the 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.

For peace of mind, we would like our members to know that we restrict access to nonpublic personal information to those employees who

need to know that information to provide products and services to you. We also maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Hawaii Schools Federal Credit Union is committed to protecting the privacy of our members.

Please let us know if you did not receive a copy of our privacy policy notice. A copy will be mailed to you.

Should you have any questions about our privacy policy, please contact one of our branches at 521-0302, then select option 3.

## Receive a FREE 12-Pack Cooler

April is National Credit Union Youth Month and in celebration of this occasion, Hawaii Schools FCU is giving away a FREE 12-Pack Cooler to members who open any type of account for your child, grandchild, or even, for yourself.

Supplies are limited so open an account soon!

Should you have any questions about this promotion, please call one of our branches at 521-0302, then select option 3.



## Get Great Financing From Us!

Tony Group Autoplex is having another credit union sale in May and you are invited! Come down on **Saturday, May 15th or Sunday, May 16th, 2010 from 11am to 5pm** and take a look at all of the new and used vehicles that Tony Group Autoplex has to offer.

Then, when you are ready to make an offer on a vehicle, take advantage of Hawaii Schools FCU's great financing. Rates are at an all-time-low! Loan officers from the credit union will be on location to help you out with your auto loan needs.

Remember you can pre-qualify before the event. For more information on the next Tony Group Autoplex Credit Union Sale or for our auto loan rates, please call our lending department at 521-0302, then select option 5.



## New ATM Card

We would like to notify our ATM cardholders that you will be receiving a new Hawaii Schools Federal Credit Union ATM card in the mail this month that will replace your existing ATM card.

The new card will feature a green marble design, with a new embossed card number and expiration date.

Please watch for your new ATM card in the mail, and remember that your old ATM card will no longer work from March 22, 2010. Please remember to shred and discard your old ATM card by that date.

Should you have any questions about your new ATM Card, please call one of our branches at (808) 521-0302, and then select option 3.



## 73rd Annual Meeting on Saturday, April 17, 2010

This is a reminder that the 73rd Annual Meeting is on **Saturday, April 17, 2010** at the Outrigger Ala Moana Hotel. Business meeting starts at 4:30pm. Check-in for general attendees is at 5:15pm with dinner to follow at 6:00pm.

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



## Savings Dividend Rates\*

| Savings**                           | Rate               |
|-------------------------------------|--------------------|
| \$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          |
| 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 <sup>1</sup>      |                    |
| 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 <sup>2,3</sup>    | Rate            |
|---------------------------------------|-----------------|
| 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>       | 4.10% APR       |
| Used Vehicle Loan <sup>3,4</sup>      | 4.35% 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>  | Rate      |
|-----------------------------------------|-----------|
| 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!

|                                                          |           |
|----------------------------------------------------------|-----------|
| 'Active Checking' Share Certificate Special <sup>8</sup> |           |
| 12 Month Term                                            | 7.00% APY |

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 04-01-2010; 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. <sup>3</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; the rate indicated is using the lowest available APY for ADB in a Savings Account. <sup>4</sup>Lowest available rate including a 0.25 percentage point discount for automatic payment. <sup>5</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>6</sup>For rates & costs associated with our Visa credit card, please ask our staff or visit [www.Kukuilane.org](http://www.Kukuilane.org). <sup>7</sup>APRs 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. <sup>8</sup>Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

<sup>9</sup>For 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.