

Nominations Open For Board of Directors

Hawaii Schools Federal Credit Union is governed by an elected Board of Directors comprised of credit union members, all of whom serve as volunteers. In April 2011, the terms of four (4) Board members will expire. To fill these expected vacancies, our credit union will be accepting nominations during the month of November.

Nominations must be made in the form of a completed Nomination Packet. Packets will be available beginning Monday, November 1, 2010, from the Administrative Office – third floor – at our Vineyard Street office. The deadline for submitting Nomination Packets will be Tuesday, November 30, 2010.

Nominees must meet the following requirements:

- Must have been a credit union member in good standing for at least one year.
- Must have been within our credit union's field of membership when he/she joined the credit union.

As with all other credit unions, our credit union's future relies on the direction of our Board. We encourage any member who has a true willingness to help create and guide our credit union's future to be a part of this process, and possibly serve on our Board.

Please call 791-6236, if you have any questions about serving on our Board, or about the election process.

ICU Day—October 21, 2010

To all of our valued members... Thursday, October 21, 2010 is International Credit Union Day and in appreciation for your valued membership, we invite you to come into one of our branches on this day, to receive a FREE* Insulated Tote Bag and enjoy some light refreshments.

We hope to see you then!

*Free Insulated Tote Bag while supplies last. Limited time offer. Must be a member of Hawaii Schools FCU to receive a bag.



5.25% APR Holiday Loan 4.25% APR Education Loan



Need a Holiday or Education Loan?

Is your holiday debt climbing, need help consolidating your bills, or need money to pay for your child's school tuition? We can help! For a limited time only, get a **Holiday Loan at 5.25% APR*** or **Education Loan at 4.25% APR*** with Hawaii Schools Federal Credit Union. The window of opportunity to open one of these loans is short, so put in an application today! Go to our website at 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.

For more information on our Holiday and Education Loans, call our lending department at 521-0302, then select option 5 and someone will be happy to help!

*4.25% APR & 5.25% APR are the lowest available rates subject to credit standing.

Now Is The Time To Open a HSFCU HELOC!

You have heard us time-and-time again promoting our Home Equity Line of Credit (HELOC). If you currently do not have a HELOC with us and are shopping around, consider a HELOC with us.

While many of the financial institutions use a teaser rate to lure you in, their rate is for 6-months or 1-year and then fluctuates after that. With a HSFCU HELOC, your rate is locked in for 3-long years at 5.00% APR. During that period of time, your rate and term will not fluctuate nor will it change. It will be stable and secured for that time.

Compare our rate and term against the other institutions and you will see why you should open a 3-year, 5.00% APR HELOC with us!

To apply for a Home Equity Line of Credit, go to our website at www.KukuiLine.org and fill out an application. Once completed, fax it to 538-3231 or drop it off at one of our branches. For more information on our HELOC, call our lending department at 521-0302, then select option 5.

Savings Dividend Rates*

Savings**	APY
\$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	1.25% APY
24 Month Term	1.50% APY
36 Month Term	1.75% APY
48 Month Term	2.00% APY
60 Month Term	2.25% APY

Personal Loan Product Rates

Share Secured Loans ^{2,3}	APR
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}	5.25% APR
Tuition Loan ^{3,4}	4.25% 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	APR
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	APY
12 Month Term	7.00% APY

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 09-01-2010; 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. 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. 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. 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. Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

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.

KukuiNews
For our members!

Sign-up for
eStatement
today!

- Free
- Convenient
- Safe
- Secure



HAWAII SCHOOLS
FEDERAL CREDIT UNION

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

Convert to eStatement

Convert to eStatement today and receive \$5.00! eStatements are **100% free**, convenient, and a safe and secure service that provides online access to your Hawaii Schools Federal Credit Union account statement.

Enrolling is easy. If you are already enrolled in our KukuiLine Online Access, then all you have to do is the following:

- Click on the “Preferences” 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.
- To enroll in eStatement, click on the down arrow for the box titled, “Service” and select “Electronic.” Click on the “Change” button.
- You will get a confirmation screen. Click the “Yes” button.
- You can now either go back to “Account Summary” or “View a Statement.”

If you are not enrolled in KukuiLine Online Access, click on the “Click Here For KukuiLine Online Access to get started. For more information on eStatement go to our website at www.KukuiLine.org and click on one of the banner ads or call us at 521-0302, then select option 3.



GOT HYUNDAI?

Come on down to the Tony Group Autoplex for another auto sale for credit union members on **Friday, October 8th to Sunday, October 10th from 11:00am to 5:00pm.**

Hawaii Schools FCU loan officers will be at the Autoplex Hyundai dealership on **Saturday, October 9th from 11:00am to 5:00pm.** Visit us onsite and receive a **FREE gift just for showing up!** Plus, when you finance your auto loan with HSFCU, you will receive a **FREE gift** at loan closing. Members, take advantage of Hawaii Schools FCU's great financing and rates as low as **4.10% APR.** Pre-qualify prior to the event or see a loan officer at the event.

So remember to visit us at the Hyundai dealership on October 9th. You can also check out special pricing on all makes and models at the Tony Group Autoplex too, during this event! Should you need more information on this credit union sale, call our loan department at 521-0302, then select option 5.

UPCOMING 2010-2011 HOLIDAYS

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

- **General Election** – Tuesday, November 2, 2010
- **Veteran's Day** – Thursday, November 11, 2010
- **Thanksgiving Day** – Thursday, November 25, 2010
- **Christmas Day** – Saturday, December 25, 2010*
- **New Year's Day** – Saturday, January 1, 2011*
- **Dr. Martin Luther King, Jr. Day** – Monday, January 17, 2011

*Our Downtown Branch will be closed on Christmas Eve, Christmas Day, New Year's Eve, and New Year's Day. Our Mililani Branch will be open on Christmas Eve and New Year's Eve from 9:30am to 2:00pm and will be closed on Christmas Day and New Year's Day.

Why Throw Away Your Money? Save with Sprint!

Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! Hawaii Schools Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan.**

Ways you can save:

- **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
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.



Credit Union Members:

Why throw away your money?



3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member.** Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

Membership Advantage

As a new membership advantage, Hawaii Schools Federal Credit members can now get Consolidated Theatres movie tickets. Cost per movie ticket is \$6.00 and there's no expiration date! Members can get tickets at either of our branches. Movie tickets are valid for all shows before 4pm, including restricted films during the opening 2-weeks and for all shows after the opening 2-weeks of a new movie.

A service fee will be charged at the box office for 3D or Titan XC movies. Members are limited to five (5) tickets per day.

For more information on how to get Consolidated Theatres movie tickets, please call 521-0302, then select option 3, or stop by one of our branches.

3.00% APY Holiday Club Savings Account

If you are looking for the best rate in town for a holiday savings account, look no further and start a 3.00% APY, Holiday Club Savings Account with Hawaii Schools Federal Credit Union. Our savings account is the highest yielding holiday savings account island-wide of any financial institution. You can't beat 3.00% APY anywhere!

For more information on how to open a Holiday Club Savings Account, stop by one of our branches today or call us at 521-0302, then select option 3.

Open a Checking Account

Take advantage of our Share Draft (Checking) account that offers convenience, saves you money, and pays you back at the same time.

An initial deposit of \$25 is all it takes to open your Checking account and receive these terrific benefits:

- **FREE** of monthly service fees
- **FREE** of minimum balance requirements
- **FREE** of check writing fees
- **FREE** checks with direct deposit
- **FREE** Debit Card
- **FREE** KukuiLine Online Access 24/7
- **FREE** eStatement 24/7
- **FREE** Online Bill Payer Access 24/7
- **FREE** KukuiLine Telephone Access 24/7
- Optional overdraft protection
- Earn monthly dividends on average daily balances of \$200 or more

Talk about FREE. We have a checking account with many free benefits. So why not switch your primary checking account to us? To inquiry more about our Checking account, stop by one of our branches or call 521-0302, then select option 3.

