

0.25% OFF
LOWEST RATE

The credit union has always been committed to providing its members with the best benefits and services possible. Members who currently have an existing loan or had a loan with us in the past and are thinking about making a loan with us, be sure to take advantage of the following benefit.

Get a quarter-point (0.25%) off of your next Auto, Personal, Education, Share Secured, or fixed Mortgage loan if you are a returning or existing borrower. It is a token of our appreciation to you just for coming back again! Lowest qualifying loan rate is based upon credit worthiness.

To take advantage of this great opportunity, call our Lending Department at 791-6211.

THE STORY OF OUR LOGO



The symbol formulated for our signature is called the “Kukui Fire” logo. It was developed by world-renown artist Clarence Lee who is known most for his design of the U.S. Postal Service’s first series of postage stamps dedicated to the Chinese lunar calendar.

The Kukui Fire was created using a budding kukui nut with an eternal fire symbol emanating from its center.

The kukui nut, which is the fruit of the state tree of Hawaii, represents several ideologies. It is most commonly known in Hawaii as the symbol of fuel and physical light. It is also revered as a symbol of personal enrichment and enlightenment. The eternal fire symbolizes our determination and vision.

SAVE TIME AND MONEY WITH A BILL CONSOLIDATION LOAN

Reset for the new year by combining your credit card balances into a single easy monthly personal loan payment at a great interest rate. We invite you to shop and compare... our personal loan rates are superbly low!

- Rates are as low as 2.74% APR*.
- We will save you more money based on rates offered by our competitors.
- Monthly payments are low and affordable.

Call our Lending Department at 791-6211. Or visit our website at www.HawaiiSchoolsFCU.org to view our loan application.

*APR is Annual Percentage Rate. 2.74% APR is a 1-year Personal Loan rate that includes a 0.25% (quarter-percent) discount for existing/returning borrowers. Subject to credit review. Rate based on credit worthiness and subject to change.



Savings Dividend Rates*

Savings**	
\$25.00 to \$9,999.99	0.10% APY
\$10,000.00 to \$49,999.99	0.10% to 0.14% APY
\$50,000.00 and Over	0.14% to 0.20% APY
Holiday Club Savings ¹ 1.00% APY	
Individual Retirement Account (IRA)	
\$0.00 to \$9,999.99	0.30% APY
\$10,000.00 to \$49,999.99	0.30% to 0.38% APY
\$50,000.00 and Over	0.38% to 0.50% APY
Individual Retirement Account (IRA) Share Certificate ¹	
1 Year Term	0.50% APY
2 Year Term	0.60% APY
3 Year Term	0.80% APY
4 Year Term	1.00% APY
5 Year Term	1.20% APY
Share Certificate ¹	
6 Month Term	0.25% APY
12 Month Term	0.35% APY
24 Month Term	0.55% APY
36 Month Term	0.75% APY
48 Month Term	0.95% APY
60 Month Term	1.15% APY
Super Saver Share Certificate Account ²	
12 Month Term	3.00% APY

Personal Loan Product Rates*

Shared Secured Loans ^{3,4}	
Borrowing \$45,000.00 and Over	2.00% Margin
\$30,000.00 to \$44,999.99	2.50% Margin
\$15,000.00 to \$29,999.99	2.75% Margin
\$14,999.99 and Lower	3.00% Margin
Personal Loan ^{4,5}	2.74% APR
Tuition Loan ^{4,5}	1.74% APR
New & Used Vehicle Loan	
New Vehicle Loan ^{4,5}	1.70% APR
Used Vehicle Loan ^{4,5}	1.70% APR
Overdraft Line of Credit ³	8.00% APR
Visa Credit Cards ⁶	
Visa Gold Credit Card	9.50% APR
Visa Platinum Credit Card ⁷	5.90% APR

Real Estate Loan Product Rates*

Home Equity Line of Credit	
Loan-To-Value 80% ^{8,9}	
1-Year Rate Fixed	1.00% APR
3-Year Rate Fixed	3.00% APR
5-Year Rate Fixed	4.00% APR
Loan-To-Value 90% ^{8,9}	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% ¹⁰	
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
Loan-To-Value 90% ¹⁰	
15-Year Term, No Points	7.25% APR

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 12-31-2015; subject to change. All credit union products & services subject to membership eligibility. All loan 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. ²Super Saver Share Certificate 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. ³Shared 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 average dividend rate for deposit pledged. ⁴Lowest available rate for a 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including a 0.25% (quarter-percent) discount for existing/returning borrowers. Other rates and terms available. 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 all vehicle loans are based on the value of the vehicle. ⁶Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. ⁷5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. ⁸APRs are the lowest available rates including a 0.25% (quarter-percent) off for existing/returning borrowers (if applicable). 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. ⁹Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ¹⁰Lowest available rate subject to certain conditions.

Hawaii Schools Federal Credit Union

233 Vineyard Street
Honolulu, Hawaii 96813
Phone: (808) 521-0302
Toll-Free: (866) 521-0302
Fax: (808) 538-3231

Monday, Tuesday, Thursday–8:30AM to 5:00PM
Wednesday–8:30AM to 4:00PM
Friday–8:30AM to 6:00PM
Saturday & Sunday–Closed

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KukuiNews 1TH Quarter 2016

For our members!

2016
Happy
New Year!

79th Annual Meeting and Luncheon

Reserve your seats for the Hawaii Schools Federal Credit Union 79th Annual Meeting & Luncheon.

DATE:	Saturday, April 2, 2016
LOCATION:	Hawaii Prince Hotel Waikiki Captain's Room, 3rd Floor
TIME:	11:00 a.m. Check-In for Business Meeting 11:15 a.m. Business Meeting <i>(for primary members only)</i> 11:45 a.m. Check-In for Luncheon 12:00 p.m. Lunch Buffet 1:00 p.m. Closing

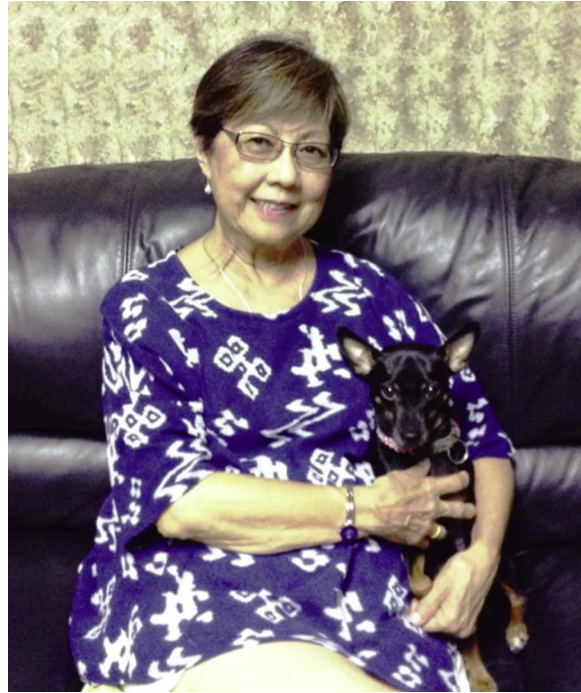
The business meeting is for primary members only and attendance is free of charge. Costs (member & non-member rates) to attend the luncheon are listed on the enclosed order form. Space for the luncheon is very limited so reserve your seats early. Deadline for the order form and payment is Friday, February 26, 2016.

If you have any questions about the Annual Meeting & Luncheon, please call ph. 791-6224. Validation for self and valet parking at the Hawaii Prince Hotel Waikiki will be provided for attendees.

 **HAWAII SCHOOLS**
FEDERAL CREDIT UNION

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Saturday & Sunday—Closed



Featuring ... JUNE MOTOKAWA

A life-long advocate for public education, June Motokawa may be a familiar name to many in Hawaii's public school system. She worked for over 30 years in the DOE, teaching students with special needs. Later she coordinated student support services at a middle school before retiring from the Department. Active in HSTA, she was elected as president, serving two terms from 1994-98. Even after retirement, June continued that leadership and service as president of the Hawaii Education Association

(HEA), an organization of over 2,300 members, most of whom are retired public school teachers. June's work stems from the belief that teachers play a critical role in ensuring children are able to learn and grow joyfully. She believes that teachers continue to learn and grow joyfully too. Currently HEA is partnering with HSTA to provide an Associate Program where teachers teach teachers to boost educational professional development.

In the 1970's, June joined the Hawaii Schools Federal Credit Union, then known as "Oahu Teachers No. 2" designated for middle school teachers. As a single mom raising two children, June used many of the credit union's services. She appreciated the credit union's friendly, caring staff who understood a teacher's busy life. June recalled talking with her loan officer about borrowing money for a trip and home improvements. "She made it easy to do and I appreciated that."

Forty years later, public school teachers are faced with many of the same challenges that June did. They are kept busy in the classroom, having more paperwork, achievement testing, and much more that leave little time to dialogue outside their classrooms about what is happening in public education. Teachers often struggle to make ends meet as many may have to care for elderly parents as well as their young children. June noted that teachers might take advantage of the HEA Active Teacher Scholarships and Hawaii Schools Federal Credit Union stipends to support classroom projects in their schools. Credit union members complete a simple application form for these stipends. For more information email Stuart Asahina at sasahina@hawaiischoolsfcu.org.

HOW TO ESTABLISH YOUR CREDIT HISTORY

A credit score of 760 or above can be your golden ticket to the best interest rates on mortgage and auto loans. Landlords, credit card issuers and even some employers will also look at your credit score to get a better sense of your financial background and overall reliability.

There's a lot at stake with your credit score, and the easiest way to establish your score is to apply for a credit card and use it responsibly.

APPLY FOR A SECURED CREDIT CARD

Although it'll be difficult to qualify for a credit card without a well-established credit history, it's not impossible. Consider applying for a secured card from a lender like Hawaii Schools Federal Credit Union. With this type of card, customers place a refundable amount in a savings account, which typically serves as the credit limit. That way the card issuer doesn't lose any money if a customer fails to repay what's been borrowed. Just be sure that your financial institution reports share-secured credit to at least one of the three major credit reporting agencies, since not all do.

Once you've demonstrated that you can use a secured card without any missteps, you might be offered an upgrade to an unsecured card. These have higher monthly credit limits and don't require you to put down a deposit.

USE YOUR NEW CARD RESPONSIBLY

Getting a credit card is only the first step. Next, use that new plastic responsibly. Consumers should aim to

use less than 30% of available credit at any given time. Anything more makes it look to the credit bureaus as if you may be overextending on your credit, heightening the risk that you won't be able to make your payments on time. Be sure to at least pay the monthly minimum on your bill — but it's best to pay all or as much of it as possible, to avoid amassing debt.

The longer your credit card account stays open, the better. Even if you've qualified for an upgrade to an unsecured card, consider keeping your secured account active. Credit card issuers want to see customers manage the same line of credit over an extended period of time, rather than jump from one line to another.

Last, don't be tempted to open multiple credit accounts at once. Your credit score typically takes a slight hit for a period of time each time you apply for a new card.

FINAL WORD

Establishing your credit history is vital, especially if you're young: Millennials have the lowest average credit score and the shortest credit history among all age groups, according to a NerdWallet credit card study. Don't max out your credit card or miss payments, and this piece of plastic can serve you well in achieving that goal.

Tony Armstrong, NerdWallet (<http://www.nerdwallet.com/>)
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79TH Annual Meeting and Luncheon Reservation Request Form

Completed form must be received by Friday, February 26, 2016, with payment, or your authorization to deduct payment from your Hawaii Schools FCU savings or checking account.

Mail to: Hawaii Schools FCU Annual Meeting
233 Vineyard Street
Honolulu, HI 96813

All seating reservations will be processed on a first-received, first-reserved basis. Maximum of ten (10) seats per table. A confirmation letter will be mailed no later than **Friday, March 18, 2016**.

Purchaser's Name _____
(Must be a Primary Member)

Account Number _____

Daytime Phone Number _____

Address Where Confirmation Letter Should be Mailed _____

Primary Member* (M) Rate - \$25 per seat
Joint or Non-Member (NM) Rate - \$30 per seat
*** Primary membership will be verified at the time of purchase.**

List names below:

- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM
- _____ M NM

PAYMENT (All Sales Final):

Enclosed is a check payable to Hawaii Schools Federal Credit Union in the amount of \$_____.

I authorize with my signature below, the amount of \$_____ to be deducted from my:

Savings Account **OR** Checking Account

Account Number _____

Signature to Authorize Payment _____

Date _____

