

Sprint's Credit Union Member Promotions

Sprint has several credit union member discount promotions to choose from. In addition to the 10% discount off select regularly priced monthly service plans and waived activation fees for being a credit union member, Sprint also has the following current promotions for members to take advantage of:

Sprint Family Locator

- Uses GPS to locate your child's phone and display its position on an interactive map.
- Locates your child(ren) from any web-enabled mobile phone or Internet-enabled computer.
- Safety ChecksSM automatically checks that your children have arrived at home or school on time and notifies you by text or email if they are not there.
- Access is password protected so only authorized parents and guardians can locate children.
- Visit sprint.com/familylocator for a demo. Try it for free for 15 days with no obligation. Cancel at any time during the trial. After 15 days, the regular charge of \$5.00 per month will appear on your bill.

Sprint Drive First

- Automatically activates when the phone is in motion (10 mph).
- Directs incoming calls to voicemail.
- Silences distracting alerts for emails, text messages or other unsafe distractions.
- Lets the phone number you designate always go through.
- Provides custom notification when Sprint Drive First is overridden.
- Learn more at sprint.com/drivefirst.

For more information on these two promotions or on how to enjoy other credit union discounts, go to <http://www.lovemycrreditunion.org>.

Upcoming 2013 & 2014 Holidays

Veterans' Day	Monday, November 11, 2013
Thanksgiving Day	Thursday, November 28, 2013
Christmas Day	*Wednesday, December 25, 2013
New Year's Day	*Wednesday, January 1, 2014
Dr. Martin Luther King, Jr. Day.....	Monday, January 20, 2014

*The Downtown Branch will be closing early on Christmas Eve, Tuesday, December 24th and New Year's Eve, Tuesday, December 31st at 1:00pm.

Success Stories from Teachers Who Benefited from the HELP Grant

In 2011, Hawaii Schools Federal Credit Union started a HELP Grant to help current Department of Education (DOE) teachers, grades K-12 with out-of-pocket expenses for classroom equipment, teaching supplies, field trips, etc. Recipients received an award up to \$100. Since 2011, many teachers have applied for the grant. Here are some of the success stories the credit union received from some of the recipients:



- **Debbie Lea Higuchi – Kauai Complex Area –**
“The success is how quickly the grant application was approved and the item was placed in the school. I applied for the grant on February 1st and after a couple emails, Carol calls me on February 3rd that the HELP Grant was granted! The printer was ordered and placed in the school on February 11th! Just a fabulous story from beginning to... not the end yet. Teachers are using their gift.”
- **Mae Kuba – Ala Wai School –**
“A fellow Ala Wai School teacher Betsy Itoga also applied for and received a HELP Grant this school year. She encouraged me to apply for a HELP Grant to supplement my reading materials in class. The process was very expedient as well as applicant-friendly. The grant allowed me to purchase new literature text sets for my students and helped to enhance and support student progress in reading and writing. I would definitely encourage my colleagues to apply for this grant! I look forward to applying for another HELP Grant in the upcoming school year! My reading group has had an opportunity to enjoy the new literature books! It has provided students the opportunity to read Newberry Award winning books during literature circles which are of high interest as well as rich in content!”
- **Kelli Shirota – Kauluwela Elementary School –**
“I heard about this grant from a co-worker. The forms were easy to fill out and everything went smoothly. With the grant partially funding the cost of the field trip, there was a noticeable difference in the amount of permission forms returned in a timely manner. We are thankful for the grant and how much it has helped our students.”

It brings great joy to the credit union to hear success stories like these. If you are a current Department of Education teacher (K-12) or know of a teacher who could benefit from the HELP Grant, please call Carol at 791-6230 for more information or for an application.

Savings Dividend Rates*

Savings**		
\$25.00 to \$9,999.99	0.15% APY	
\$10,000.00 to \$49,999.99	0.15% to 0.19% APY	
\$50,000.00 and Over	0.19% to 0.25% APY	
Holiday Club Savings ¹	1.00% 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 ¹		
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 ¹		
6 Month Term	0.25% APY	
12 Month Term	0.35% APY	
24 Month Term	0.45% APY	
36 Month Term	0.55% APY	
48 Month Term	0.75% APY	
60 Month Term	0.95% APY	
SPECIALS!		
Super Saver Certificate Share Account ²		
12 Month Term	3.00% APY	

Personal Loan Product Rates

Share 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 ⁵	8.00% APR	
Visa Credit Cards ⁶		
Visa Gold Credit Card	9.50% APR	
Visa Platinum Credit Card	5.90% APR	

Real Estate Loan Product Rates*

Home Equity line of Credit		
Loan-To-Value 80% ^{7,8}		
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% ^{7,8}		
1-Year Rate Fixed	6.00% APR	
3-Year Rate Fixed	6.00% APR	
Fixed-Rate Mortgage Loans		
Loan-To-Value 80% ⁹		
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% ⁹		
15-Year Term, No Points	7.25% APR	

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 10-01-2013; 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. ¹This 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 Certificate Share Account: This account is subject to a penalty for forfeiture of accrued dividends, which may result in forfeiture of accrued dividends. ³Based 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. ⁴Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. 5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. ⁵APRs are the lowest available rates including a 0.25% (quarter-percent) off for existing/renewing members (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. ⁶Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ⁷Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

KukuiNews

4th Quarter 2013
For our members!

October 17, 2013
INTERNATIONAL CREDIT UNION DAY
FREE Grocery Tote*



Credit Unions Unite for Good

Thursday, October 17, 2013 is International Credit Union Day and to help celebrate this year's theme of "Credit Unions Unite for Good", members who stop by our Downtown Branch on this day will receive a FREE* Grocery Tote while supplies last and some light refreshments.

We look forward to seeing you on International Credit Union Day! For more information, please call our Downtown Branch at 521-0302, then select option 2.

*FREE Grocery Tote while supplies last. One tote per member.



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

Featuring...Member Thelma Akau



In this quarterly newsletter, we feature a longtime Hawaii Schools FCU member named Thelma Akau.

Born and raised on the island of Kauai, Thelma was the third (3rd) child of seven (7) children during the plantation days. Her father was a store owner, as well as a community leader. When World War II broke out, her father, Ryozo

Izutsu was sent to the Lordsburg, New Mexico internment camp. While he was interned there, the family ran the store to make ends meet. On September 14, 1950, Thelma married John K. Akau, Jr. She has two (2) daughters and one (1) son. She later became an educator teaching at Makaweli School on Kauai. She later moved to Oahu and taught at Kalakaua Intermediate and Washington Intermediate Schools. At Washington Intermediate School, Thelma was a Physical and Earth Sciences teacher. It was also at this school where she first heard about Hawaii Schools Federal Credit Union (it was then called Oahu Teacher's No. 2 Federal Credit Union) and in 1966, she became a member. Since joining, Thelma's two (2) daughters have become members of the credit union. All of their experiences with Hawaii Schools FCU have been great.

One of Thelma's favorite hobbies was travelling. At one of the teacher conferences she attended, she met a fellow Earth Sciences teacher named Helen Zuelzke. The two became great friends and travelled the world together to exotic places like Taj Mahal in India, Mongolia, and China. Also South America, Europe, Canada, and thirty-five (35) of the fifty (50) states.

Now at the age of ninety-six (96), Thelma likes to take it easy. She enjoys going to the Kuakini Adult Services to talk story, eat, and meet new people. She also enjoys weeding, watering her banana trees, and playing with her dogs.

Her secret to living a long and healthy life is: no drinking and no smoking, but once a year, take a sip of champagne.

It's True!... We Will Give You \$100 Just For Applying

If you or someone you know has an existing Personal or Auto Loan from another bank or credit union, we can offer you one of the following: 1) A lower monthly payment; or 2) A lower interest rate. If we cannot do either, we will give you \$100 just for applying!*

TELL EVERYONE YOU KNOW! If you refer a friend or family member to take advantage of this great program, when their loan is approved we will pay you \$25 for the referral! It's our way of thanking you, our valued members, for helping us share the exciting news.

For more information on this exciting promotion, call our Lending Department at 521-0302, then select option 4.

*Hawaii Schools FCU will present a check for \$100 payable to eligible loan applicants if the credit union is unable to offer a lower interest rate or monthly payment on an applicant's existing auto loan from another credit union or federally insured bank. To be eligible for the \$100, you must qualify for credit union membership and have a minimum credit score of 660. This program does not apply to any real estate or manufacturer (dealer participation) financed auto loans, and is subject to underwriting guidelines. Offer for a limited time and subject to change. Other restrictions may apply.

Receive a FREE Igloo Cooler

Open a Hawaii Schools Federal Credit Union Checking Account with a minimum direct deposit of \$100 and receive a **FREE* Igloo Cooler** while supplies last. Members can choose from an array of colors; red, blue, orange, or black.

Come in as soon as possible to pick out your favorite cooler color before they are all gone!

For more information about this promotion, please visit our Downtown Branch or speak to one of our branch tellers by calling 521-0302, then select option 2.

*Free Igloo Cooler while supplies last. Offer for a limited time and subject to change.

ATTENTION MEMBERS:



It's True!

If you have an existing Personal or Auto Loan from another financial institution, we can offer you one of the following:

- a lower monthly payment
- or
- a lower interest rate

**And if we can't...
we'll give you \$100 just for applying!!**

Hawaii Schools FCU will present a check for \$100 payable to eligible loan applicants if the credit union is unable to offer a lower interest rate or monthly payment on an applicant's existing auto loan from another credit union or federally insured bank. To be eligible for the \$100, you must qualify for credit union membership and have a minimum credit score of 660. This program does not apply to any real estate or manufacturer (dealer participation) financed auto loans, and is subject to underwriting guidelines. Offer for a limited time and subject to change. Other restrictions may apply.



NEW VISA Platinum Card

Enjoy a VISA Platinum Credit Card at an introductory rate of 5.90% APR* from Hawaii Schools Federal Credit Union.

To apply, go to our website at www.hawaiischoolsfcu.org and click on the Applications & Forms header. Then click on the sub-heading, "VISA Credit Card Application." Fill out the application form completely and then fax it to 538-3231, mail it to 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch. Once our Lending Department receives your application, they will work as fast as possible to approve you for the VISA Platinum Credit Card.

For more information on our VISA Platinum Credit Card, please call our Lending Department at 521-0302, then select option 4.

*APR is Annual Percentage Rate. 5.90% APR is an introductory rate for a period of six (6) billing cycles. After that, the APR will be 7.90%. Offer for a limited time and subject to change. Other restrictions may apply.

Nominations Open for Board Members

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 2014, 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 Friday, November 1, 2013, from the Administrative Office – *third floor* – at our Vineyard Street office. The deadline for submitting Nomination Packets will be **Friday, November 29, 2013.**

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 Jana at 791-6229 if you have any questions about serving on our Board, or about the election process.

Young Depositors Learn the Importance of Saving For Their Future

It is a deposit day at Pauoa Elementary School. Students and brothers, Shane and Cy Kaneshiro step up to the Hawaii Schools Federal Credit Union table, they take out their piggy banks, and watch with excitement as the coins in the counter go round-and-round until the counter takes in all of their coins and gives them their individual totals.

Shane and Cy are two (2) students out of one-hundred seventy-eight (178) students from Pauoa, Lincoln, and Queen Kaahumanu Elementary Schools who have a savings account with Hawaii Schools FCU and are participants in the Children's Savings Project at their school. In total, the 178 students in the project have deposited and saved over \$19,500 since Hawaii Schools FCU got involved in the project in 2010.

Parent, Lisa Kaneshiro enrolled her sons in the project because she felt that, "The monthly deposit days at school is the additional support of developing good habits to save money."

Now that her oldest son, Shane has been in the project for two (2) years, he has learned, "If you spend money, you won't have money left for food, clothes, and for the house. You have to save your money, and with extra money you earn, you can buy things you really want." Right now, Shane is saving up for school supplies and for a camera that takes pictures and videos. He does not have enough saved up to buy both of them, but knows that he can choose one over the other right now, or save more to get both later.



(Pictured from left to right)
Cy and Shane Kaneshiro

Cy, the younger of the two brothers has been in the project for one (1) year and has learned, "I put my money in my piggy bank and when it gets full, I take it to the credit union to make it bigger. When I am a daddy, I will buy games for my children. I'm also saving for college, because it is a lot of money." Although right now Cy would like to use his money for spy gear, he knows that he has to save up for it in order to get it.

Shane and Cy both enjoy learning about saving and understand that if they save now, they will have more for their futures. For parent Lisa, she hopes that her sons will see the benefits of financial security and understand the concept of a savings account to help them set goals to obtain their needs and wants.

Hawaii Schools Federal Credit Union has been a partner in the Children's Savings Project since 2010. For more information on the Children's Savings Project, please call our Downtown Branch at 521-0302, then select option 2.