

## Members Save with Sprint

The Sprint Credit Union Member Discount is the gift that keeps giving to our members. Save 10% on select regularly priced Sprint monthly services, plus get the following limited time offers:

### • Samsung Galaxy Tab 3 for only \$49.99

- Brilliant 7" screen
- 4G LTE capability
- Data plans that start at just \$5/month for 25MB of data)

Offer expires: 4/10/14 or while supplies last. Sprint 4G LTE network reaches 225 markets. Requires a new 2-year agreement/activation on qualified data plan. Other monthly charges apply.

### • Samsung Galaxy S 4

- Android™ 4.2 (Jelly Bean)
- 5-inch Super AMOLED Plus touchscreen
- Air Gesture™ and Air View™ helps you use your touchscreen touch-free
- 3G and 4G LTE capable
- 13-megapixel camera with simultaneous dual photo capture

### • Switch to Sprint and Save

- Members can get a \$100 service credit for every eligible line switched to Sprint from another carrier. Just visit <https://www.sprint.com/promo/iL31154PC> within 72 hours of port-in activation to request your \$100 service credit. The more you switch, the more you save! Offer ends 4/10/14. Requires a new 2-year agreement/activation.

If you sign up for Sprint auto-pay using your Hawaii Schools Federal Credit Union checking account or VISA credit card, Sprint will automatically confirm your discount eligibility monthly.

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to learn more about the Sprint Credit Union Member Discounts and these great limited offers.

## Palolo Elementary School Participates In the Kids Savings Project

This past August, Palolo Elementary School became the fourth (4th) elementary school to partner with Hawaii Schools Federal Credit Union in the Kids Savings Project.

Principal Reid Kuba wanted his school to participate in the Kids Savings Project because, "This savings project gives our community an opportunity to learn good money management techniques and we can begin with the kids. It's never too early to start learning this. This program also encourages our families to plan and think about their child's future rather than only live for today."

Once a month, representatives from the credit union visit the campus to take in deposits. Students habitually bring their piggy banks filled with lots of coins to make a deposit into their accounts. They know that making deposits month-after-month builds good savings habits and helps them to save for college and their future.

For the parents, it is a good reminder to see their children making monthly deposits into their savings accounts. It also teaches them that they should be saving too. Some parents have mentioned to the credit union that they wished they had a program like this when they were growing up. It is a good lesson that the children are learning to save at an early age.

In a school area that has 50% or more of the students qualified for a federal lunch subsidy, the children in the project are building better lives for themselves. They know with saving and getting a good education, their lives can be better in the long run.



(Pictured from left to right): Jonathan-Benjamin and Isabella-Maria Eteuati.

Principal Kuba hopes, "That students begin to think of their futures beyond just graduating from high school, and dream of possibilities well beyond that."

## Security Tips to Help Prevent Fraud and Identity Theft

With the recent fraud and identity theft stories we have been hearing in the news, consumers need to be more aware about protecting themselves against fraud and identity theft. Here are some tips that our identity theft protection service; Deluxe Provent gives as guidelines to follow:

- Monitor your accounts and monthly statements to ensure their accuracy.
- Order copies of your credit report every year from the three major credit bureaus to verify their accuracy.
- When ordering from internet sites, use secure methods of obtaining personal account and credit card information.
- Always log off after you do online banking.
- Never put outgoing mail that may contain checks or tax documents in your home mailbox.
- Keep a checklist of critical items stored in your wallet, purse, laptop or Personal Digital Assistant (PDA).
- Shred documents containing any personal information.
- Never write your Personal Identification Number (PIN) on your ATM/Debit card. Nor write your social security number or credit card number on a check.
- Remove passwords, PIN numbers, or social security information from your purse or wallet.

For more information on how you can receive identity theft protection from Hawaii Schools Federal Credit Union, please call our Downtown Branch at 521-0302, then select option 2.

## Savings Dividend Rates\*

Savings**	APY
\$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 <sup>1</sup>	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 <sup>1</sup>	
1 Year Term	0.50% APY
2 Year Term	0.60% APY
3 Year Term	0.70% APY
4 Year Term	0.80% APY
5 Year Term	1.00% APY
Share Certificate <sup>1</sup>	
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 <sup>2</sup>	
12 Month Term	3.00% APY

## Personal Loan Product Rates

Share Secured Loans <sup>3,4</sup>	Margin
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 <sup>4,5</sup>	2.74% APR
Tuition Loan <sup>4,5</sup>	1.74% APR
New & Used Vehicle Loan <sup>4,5</sup>	
New Vehicle Loan	1.70% APR
Used Vehicle Loan	1.70% APR
Overdraft Line of Credit <sup>3</sup>	8.00% APR
Visa Credit Card <sup>6</sup>	
Visa Gold Credit Card	9.50% APR
Visa Platinum Credit Card <sup>7</sup>	5.90% APR

## Real Estate Loan Product Rates\*

Home Equity line of Credit	Rate
Loan-To-Value 80% <sup>4,9</sup>	
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% <sup>4,9</sup>	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% <sup>10</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
Loan-To-Value 90% <sup>10</sup>	
15-Year Term, No Points	7.25% APR

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 04-01-2014; 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. <sup>1</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. <sup>2</sup>Shared 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. <sup>3</sup>Lowest 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/renewing members. Other rates and terms available. <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 all vehicle loans are based on the value of the vehicle. <sup>5</sup>Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. <sup>6</sup>5.00% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. <sup>7</sup>APRs 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. <sup>8</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>9</sup>Lowest available rate subject to certain conditions. For residential, owner-occupied, fee simple properties in the State of Hawaii.

For our members!

## 25<sup>TH</sup> ANNUAL FOOD DRIVE



Donations will be accepted at our Downtown Branch up to April 30, 2014

This community service is brought to you by the Hawaii Foodbank and Hawaii Schools Federal Credit Union.



## 25<sup>TH</sup> Annual Hawaii Foodbank Drive

Hawaii Schools Federal Credit Union has partnered with the Hawaii Foodbank for its 25<sup>TH</sup> Annual Food Drive to help feed our hungry islanders.

Members who wish to make donation can bring them to our Downtown Branch starting **April 1<sup>ST</sup> to April 30<sup>TH</sup>, 2014**. The top five (5) most wanted items are: Canned meats, canned meals, vegetables, fruits, and rice.

Make a difference in the lives of needy families, elders, and children by making a canned food donation today! Thank you for your support.

## 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

**3.90%  
APR**



### 3.90% APR Gold or Platinum VISA Credit Card

Use your VISA Gold or Platinum Credit Card to make purchases between **June 1, 2014 and August 31, 2014** and payoff the balance at a rate of **3.90% APR\***.

If you currently do not have a VISA Gold or Platinum Credit Card, apply for one today! Go to our website at [www.hawaiischoolsfcu.org](http://www.hawaiischoolsfcu.org) and click on the menu header, Applications & Forms. Then scroll down to Visa Credit Card Application. Completely fill out the application form, then print it and fax it to our Lending Department at 538-3231, mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.

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

\*APR is Annual Percentage Rate. 3.90% APR is a promotional rate for purchases between 6/1/14 and 8/31/14. All purchases made during the purchase eligibility period will continue to have the promotional rate until 3/25/15. All remaining balances after 3/25/15 will revert to the current standard purchase rate of 7.90% for VISA Platinum cards and 9.50% for VISA Gold cards.

### Tax Tip: Direct Deposit Your Tax Return(s)

If you are still preparing your state and federal tax returns let us give you a tip on how you might be able to get them a little faster.

Once you are ready to file, remember to indicate on your tax forms that you would like your state and federal refunds to go into your Hawaii Schools Federal Credit Union account. Indicate Hawaii Schools Federal Credit Union's routing number: **321379449**, then provide your account number, and select which type of account: checking or savings that you would like the refunds to go into.

It usually takes six (6) to eight (8) weeks to receive your refund check(s) in the mail but filing electronically may lessen the wait. So take advantage of this great tip and be sure to review your checking or savings account from time-to-time to see if your refund(s) are deposited early.

### Notice of Privacy Policy

Hawaii Schools Federal Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to provide our members with our privacy notice. This notice describes Hawaii Schools Federal 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 non-public information from us, as we conduct the business of the credit union.

A copy of our Privacy Policy is also available on our website at [www.hawaiischoolsfcu.org](http://www.hawaiischoolsfcu.org) or in our Downtown Branch. If you would like a copy mailed to you, please call our Downtown Branch at 521-0302, then select option 2. Should you have any questions after reading this notice, please contact our Downtown Branch or write to:

**Vice President of Administration, Hawaii Schools Federal Credit Union, 233 Vineyard Street, Honolulu, HI 96813.**

### Featuring... Member Liann Seki

In this quarterly newsletter, we feature member Liann Seki a very ambitious woman who juggles home life, work, family businesses, and breeding, raising and training show dogs.



Born and raised on the island of Oahu, Liann went to Aina Haina Elementary School, Niu Valley Intermediate, Kalani High School, and then graduated from the University of Hawaii at Manoa with a Bachelors of Business Administration in Marketing. At a very young age she had a passion for dancing ballet and jazz. That helped her later in life when she became a Rainbow Dancer at the University of Hawaii at Manoa and as she pursued a career to become a certified Pilates instructor.

Liann met her husband Rick twenty-four years ago at a self development seminar and helps with his Ridgeway Construction business. She has two children; Jackie age eleven and Spencer age seven. As a mom, she has given her heart and soul to her children. Her daughter Jackie was born with a rare medical condition and needed to have several surgeries and a double transplant. Because she was the first in Hawaii to have this rare transplant, there were no State agencies or schools that could provide the assistance to address her daughter's specific needs. Because of this, Liann took it upon herself to do whatever was needed to help Jackie become a well rounded child, get her to the point where she needed to be, all while taking care of Jackie's medical needs. Because of Liann's tenacity, today at age 11, Jackie is healthy, active, and for the first time, a full time student at Ma'ema'e Elementary School.

In the year 2000, Liann and her husband Rick took over his uncle's dog kennel, Gracelyne Kennels and became breeders and trainers of German Shepherd show dogs. Her award winning dogs have been in all of the local shows: The Hawaiian Kennel Club (HKC), the Windward Hawaii Fanciers Association, the West Oahu Kennel Dog Club, the Hawaiian Herding Dog Association, German Shepherd Dog Club of Hawaii and the German Shepherd Dog Club of America Dog Shows.

In her spare time, Liann loves to cook and is the self-proclaimed crock pot queen. She works out, takes golf lessons, listens to music, enjoys a good glass of cabernet, reads, watches television, and has a massage once in a while.

Liann joined Hawaii Schools Federal Credit Union at a very young age because her mom worked for the Department of Education. The location is good for her, she gets friendly service, likes the intimate relationships with the branch staff, and enjoys coming in at least twice a month. She believes that all members should do the Online Account Access. It is so easy and all of the information is at your fingertips. Don't be scared!

One piece of advice Liann would like to give to our members is to remember that we are all different people. We see different facets in people every day but if we delve deeper and get to know them better, hopefully we will see and appreciate the diversity in each other.

### 1.99% APR Auto Loan Rate Up to 5-Years

If you are in the market for a new or used automobile and are concerned with the payments, Hawaii Schools Federal Credit Union has an extraordinary auto loan rate for a limited time only at... **1.99% APR\* for terms up to five (5) years.**

There are three (3) simple ways to take advantage of this great rate:

1. Inform the auto dealership that you intend to finance your auto loan through Hawaii Schools Federal Credit Union and that we participate in the automated CUDL system, which makes the lending process a breeze.
2. Fill out an auto loan application on our website at [www.hawaiischoolsfcu.org](http://www.hawaiischoolsfcu.org) and fax it to: 538-3231, mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.
3. Come into our Downtown Branch to fill out an application.

For more information on how you can get this great rate, please call our Lending Department at 521-0302, then select option 4.

\*APR is Annual Percentage Rate. 1.99% APR is a promotional auto loan rate for terms of one (1) to five (5) years and is subject to credit review. Must have a minimum FICO score of 690 to be qualified for the promotional rate. Minimum amount to borrow is \$5,000. Rate includes a 0.25% (quarter-percent) discount for existing/returning borrowers. Other rates and terms are available. Limited time offer and subject to change.