

## Your Special 3.90% APR VISA® Holiday Rate

The holidays are here and it is time to go shopping for Christmas! Use your Hawaii Schools Federal Credit Union VISA® Gold or Platinum Credit Card now through December 31, 2014 to qualify for a special, reduced rate of 3.90% APR\* on all of your holiday and gift purchases.

Your qualifying purchases stay at the special APR through your billing cycle that ends in July 2015. When the promotion period ends, your APR will return to the standard rate of 9.50% APR for VISA® Gold and 7.90% for VISA® Platinum\*\*.

Have fun shopping this holiday season by using your Hawaii Schools Federal Credit Union VISA® credit card.

For more information on this limited time promotion or to see how you can open a VISA® Gold or Platinum Credit Card, please call our Lending Department at 521-0302, then select option 4.

\*APR is Annual Percentage Rate. Payments will be applied first to any finance charges/interest and other fees due and then to the unpaid principal balance with the highest APRs. Late payment may cause your APR to revert to the APR previously disclosed in your Credit Card Agreement prior to the end of the promotional period. Cash advances and balance transfers are excluded from the promotional offer.

\*\*For the Visa® Platinum, the APR will revert to the remaining term of your initial rate per your Credit Card Agreement.



## Grant Helps 5th Grade Teacher Create a Sustainable Food System

In 2013, Sondra Lee, a 5th grade teacher at Nuanu Elementary School, started an aquaponics project that combined aquaculture and hydroponics in a symbiotic environment. With \$100 provided by Hawaii Schools Federal Credit Union's HELP Grant, she was able to purchase gravel, fish food, plants, fresh water test kits and other supplies for the project. The objective of the project was to allow 50-60 fifth grade students take an active role in cross-learning subject areas of science, math, social studies, technology, reading, writing, and health.

Through inquiry and research, students learned about aquaponics and how to create and maintain a sustainable symbiotic food system. The system would create an environment where fish could survive, grow, and multiply. Fish waste would be circulated from the pond and provide the water and nutrients to grow plants or vegetables which were also part of the system. The plants would filter the water and re-circulate it back into the pond and the cycle would continue.



Today, students learn to work together for a common purpose, to adapt and make changes when necessary, and take pride and ownership in what they produce. They are critical thinkers who are willing and able to discuss with their peers the products, cost, and health benefits of growing their own food. They have learned to contribute to their community and how sustainability will help future generations. Any products and money earned from the project has been used to sustain this project, as well as been donated to the Hawaii Foodbank or various homeless shelters.

For more information about the Hawaii Schools FCU HELP Grant and how to apply, please call Carol at 791-6230.

## 2015 Pocket Calendars Available November 3rd

The 2015 pocket calendars will be available in our Downtown Branch starting **Monday, November 3, 2014**. Quantities are limited and will be given out on a first come, first served basis.

For more information on our 2015 pocket calendars, please call our Downtown Branch at 521-0302, then select option 2.

## Upcoming 2014 & 2015 Holidays

General Election Day . . . . . Tuesday, November 4, 2014  
 Veterans' Day . . . . . Tuesday, November 11, 2014  
 Thanksgiving Day . . . . . Thursday, November 27, 2014  
 Christmas Day . . . . . \*Thursday, December 25, 2014  
 New Year's Day . . . . . \*Thursday, January 1, 2015  
 Dr. Martin Luther King, Jr. Day . . Monday, January 19, 2015

\*The Downtown Branch will be closing early on Christmas Eve, Wed., December 24th, 2014 and New Year's Eve, Wed., December 31st, 2014 at 1:00pm.

## 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 <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>	
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>7</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	
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 10-01-2014; 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 offers; 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.



## Receive a FREE Grocery Tote Bag on Thursday, October 16, 2014

International Credit Union Day is on **Thursday, October 16, 2014**. As a token of our appreciation, the credit union will be giving a FREE Grocery Tote Bag to members who come into our Downtown Branch on that day. Supplies are limited; one per person and are on a first come, first served basis.

## 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 Laverne Moore

In this edition, we feature passionate educator and active community leader, Laverne Moore.

Born and raised in Kapaa on the island of Kauai, Laverne attended elementary and intermediate school at St. Catherine School and graduated from Kapaa High School. She then moved to the mainland to attend college at the University of Northern Colorado in Greeley, where she received a Bachelors of Arts degree in Elementary and Special Education.



After one year of student teaching at Northeast Elementary in Brighton, Colorado, Laverne returned to the islands in 1970, and used her Special Education degree in various capacities. She taught at Kaahumanu Elementary School until 1982, at Hahaione Elementary School until 1994, and became the Homeless Specialist for the Department of Human Services for a year. After returning to teaching, she was put on loan by the Department of Education Superintendent to the Department of Labor where she wrote the Early Childhood Plan for Economically Disadvantaged Children. After that, Laverne was appointed by then, Governor Ben Cayetano, to be the Headstart Collaboration Director for five years. Laverne returned to teaching once again in 2001, at McKinley High School, where she currently is teaching World and US History to Special Education students.

Laverne has one son who currently resides in Las Vegas, Nevada.

She joined Hawaii Schools Federal Credit Union in September 1979 because of her ex-husband and appreciated the credit union because she was able to obtain a loan here. She continues to be a member because she feels the credit

union is trustworthy, client oriented, and because of the wonderful customer service she receives. Laverne likes that the credit union employees know you and greet you by your first name and that they service you with a smile.

In her free time, which is something she rarely has, Laverne conducts free educational (PDE-3) courses to help teachers earn credits towards reclassification for higher pay scales, teaches free financial planning classes to friends, is President of the Honolulu Chapter of the Hawaii State Teacher's Association, is the Vice Chair of the National Education Association Asian and Pacific Islander Caucus, and volunteers for many other local community organizations.

Laverne is thinking about retiring within the next three years but is reluctant to do so because she says teaching is so enjoyable. When she does retire, she would like to conduct free educational courses on financial planning to retirees, as well as travel internationally with teacher groups to learn about indigenous cultures and issues.



The credit union has always been committed to providing its members with the best benefits and services possible. Members who have a loan or 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 standing.

To take advantage of this great opportunity, call our Lending Department at 521-0302, then press option 4.



## Get Low Financing and Great Deals at the Next Credit Union Sale

If you are in the market looking for a new or used vehicle, come on down and take advantage of great pricing and member-only benefits at the next Tony Group Autoplex Credit Union Sales Event from Friday, October 10th, 2014 to Sunday, October 12th, 2014. Representatives from Hawaii Schools Federal Credit Union will be on site on **Saturday, October 11th and Sunday, October 12th from 12:00pm to 4:00pm.**

Plan ahead and get pre-qualified from a Hawaii Schools Federal Credit Union loan officer and get financing as low as 1.70% APR\*. If you are unable to get pre-qualified before the event, inform the Tony Group Autoplex dealership that you would like to do Credit Union Direct Lending (CUDL) and intend to finance your auto loan through Hawaii Schools Federal Credit Union.

For more information on our Auto Loan rates, benefits, and services, call our Lending Department at 521-0302, then select option 4. To pre-qualify before the event, go to our website at [www.hawaiischoolsfcu.org](http://www.hawaiischoolsfcu.org) and click on the menu header, Applications & Forms and then scroll down to Auto/Personal Application. Completely fill out the application form, then print it and fax it to our Lending Department at 538-3231, scan and email it to: [Lending@hawaiischoolsfcu.org](mailto:Lending@hawaiischoolsfcu.org), mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.

\*APR is Annual Percentage Rate. 1.70% APR is for new or used auto loans for terms up to 3-years and is subject to credit review. Rate includes a 0.25% (quarter-percent) discount for existing/returning borrowers and is one of the lowest rates of the top thirteen (13) credit unions in Hawaii. Other rates and terms are available. Rate subject to change.

## Building Good Savings Habits at a Young Age Is Very Important

Fifth grader Collyn Panquites and third grader Trevyn Panquites are young savers with Lincoln Elementary School's Student Savings Project.

Their mom, Lisa Panquites decided to get her boys involved because she wanted them to be responsible for their money and realize how fast it can add up when they save their money instead of spending it. She is a big believer in saving and wanted to instill in her children that building good savings habits at a very young age is very important.

Her oldest son Collyn, has been in the project for 1-1/2 years and knows that it is hard work to earn money. He knows because he is trying to save up for a 40 mph dune buggy. He feels it is important to save because "if you do not have any money in your wallet, you always have some in the credit union."



Trevyn, the younger of the two brothers has been in the project for almost 2 years and has learned it is hard to put money in the credit union and not spend it right away. He knows because he is saving up for a compound bow and arrow set, which is not cheap. Trevyn feels it is important to save and put your money in the credit union because "if you lose your wallet, you will not lose all of your money. You still have money in your savings account."

Collyn and Trevyn both enjoy learning about saving and mom Lisa continues to instill in them the importance of saving. She hopes they will learn to think twice before they spend their money or hers. When the boys have to use their own money, they tend to give more thought to whether or not they really want or need something, instead of spending money just because they have it.

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