



Best Practices for Cardholders at ATMs

The typical ATM skimmer is a device smaller than a deck of cards that fits over the existing card reader. Most of the time, the attackers will also place a hidden camera somewhere in the vicinity with a view of the number pad in order to record personal-identification-numbers. The camera may be in the card reader, mounted at the top of the ATM, or even just to the side inside a plastic case holding brochures. Some criminals may install a fake PIN pad over the actual keyboard to capture the PIN directly, bypassing the need for a camera.

Check for Tampering - When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks different, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM.

Wiggle Everything - Even if you can't see any visual differences, push and pull at everything.

Protect the PIN - Even if you don't notice a skimmer and swipe your card, covering your hand when you enter your PIN can block a camera that may have been installed. If the keyboard doesn't feel right—too thick, perhaps—then there may be a PIN-snatching overlay, so don't use it.

Location - Criminals frequently install skimmers on ATMs that aren't located in overly busy locations since they don't want to be observed installing malicious hardware or collecting the harvested data. Stop and consider the safety of the ATM before you use it.

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 ¹ | |
| 12 Month Term | 3.00% APY |

Personal Loan Product Rates*

| | |
|--|--------------|
| Shared Secured Loans ^{1,4} | |
| 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 ¹ | 8.00% APR |
| Visa Credit Cards ⁶ | |
| Visa Platinum Credit Card | 9.50% APR |
| Visa Platinum SM Credit Card ⁷ | 5.90% APR |

Real Estate Loan Product Rates*

| | |
|-----------------------------------|----------------|
| Home Equity Line of Credit | |
| Loan-To-Value 80% ^{8,10} | |
| 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% ^{8,10} | |
| 1-Year Rate Fixed | 6.00% APR |
| 3-Year Rate Fixed | 6.00% APR |
| Fixed-Rate Mortgage Loans | |
| Loan-To-Value 80% ^{8,10} | |
| 15-Year Term, No Points | Call for rates |
| 20-Year Term, No Points | Call for rates |
| 30-Year Term, No Points | Call for rates |
| Loan-To-Value 90% ^{8,10} | |
| 15-Year Term, No Points | Call for rates |

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 11-30-2016; 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 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 Platinum Credit Cards are subject to underwriting guidelines. Visa PlatinumSM 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. ⁸For residential, owner-occupied, fee simple properties in the State of Hawaii. ⁹Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ¹⁰Subject 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

PRSR STD
 U.S. POSTAGE
 PAID
 Honolulu, Hawaii
 Permit No. 985

For our members!



2017
 Happy
 New Year!

80th Annual Meeting and Luncheon

Reserve your seats for the Hawaii Schools Federal Credit Union 80th Annual Meeting & Luncheon.

- DATE:** Saturday, March 25, 2017
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
 (for primary members only)
 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 24, 2017.

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.



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Hawaii Schools Federal Credit Union now offers 20 and 30 year fixed rate mortgages for qualified members at competitive rates, with NO POINTS.

Call (808) 791-6211, or visit our Lending Department at 233 Vineyard Street for more information.



Hey members, did you know...

as a member of Hawaii Schools Federal Credit Union, you are entitled to some great benefits!

- **FREE ACCESS** to over 60 shared branches locally, AND over 30,000 ATMs worldwide
- **FREE Online Bill Payment Service**
- **NO CLOSING COSTS** on Home Equity Lines of Credit (call for details)
- **FREE CHECKS** (for members who have direct deposit)
- **FREE IDENTITY THEFT RECOVERY SERVICE** (members w/ checking & direct deposit)



Scholarship

Applications are now available for the \$1,000 Edwin M. Kuniyuki Memorial Scholarship Award

Interested high school seniors who will be continuing their education at an accredited college or university located in the United States are invited to apply for the Edwin M. Kuniyuki Scholarship and be considered for a \$1,000 scholarship award.

Starting Tuesday, January 3, 2017, application packets will be available for pick up from our Administration Office or may be obtained via our website homepage at www.hawaiischoolsfcu.org.

Completed applications must be received no later than Friday, February 17, 2017. You must be a member of the credit union at the time of applying. For additional information, please call 791-6236.



Say Hello to the Sprint Credit Union Member Discount

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Hawaii Schools Federal Credit Union, you can save on your wireless data each month!

Ways to save:

Individuals

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC_ZZM**

Business Members

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC_ZDS_ZZM**

Ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

Let them know you're a credit union member and mention the appropriate Corporate ID listed above.

Start saving today with the Sprint Credit Union Member Discount.

80th Annual Meeting and Luncheon Reservation Request Form

Completed form must be received by Friday, February 24, 2017, 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 10, 2017**.

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 _____

