



**GET A \$100
CASH REWARD FOR EVERY NEW LINE
YOU SWITCH TO SPRINT®**

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/Sprint Rewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



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	0.70% APY
3 Year Term	1.00% APY
4 Year Term	1.10% APY
5 Year Term	1.40% APY
Share Certificate ¹	
6 Month Term	0.35% APY
12 Month Term	0.45% APY
24 Month Term	0.65% APY
36 Month Term	0.95% APY
48 Month Term	1.05% APY
60 Month Term	1.35% 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	1.40% Margin
\$30,000.00 to \$44,999.99	1.75% Margin
\$15,000.00 to \$29,999.99	1.93% Margin
\$14,999.99 and Lower	2.10% Margin
Personal Loan ^{4,5}	2.09% APR
Tuition Loan ^{4,5}	1.39% APR
New & Used Vehicle Loan	
New Vehicle Loan ^{4,5}	1.37% APR
Used Vehicle Loan ^{4,5}	1.37% APR
Overdraft Line of Credit ⁵	8.00% APR
Visa Credit Cards ⁶	
Visa PLATINUM Credit Card	9.50% APR
Visa PLATINUM PLUS Credit Card ⁷	5.90% APR

Real Estate Loan Product Rates*

Home Equity Line of Credit	
Loan-To-Value 80% ^{8,9,10}	
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% ^{8,9,10}	
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 12-31-2017; 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. ‡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. †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. ‡Lowest available rate for Shared Secured Loans, 3-year term loan on Vehicle Loans and a 1-year term loan on Personal and Tuition Loans including the maximum discount allowed for continued membership under the Member Rewards Program. Other rates and terms available. †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. †Visa PLATINUM and PLATINUM PLUS 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. †APRs 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. †Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. †Lowest available rate subject to certain conditions.

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Honolulu, Hawaii
Permit No. 985

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

HAPPY NEW YEAR!



**81st Annual Meeting
& Luncheon**

Reserve your seats for the
Hawaii Schools Federal Credit Union
81st Annual Meeting & Luncheon

DATE: Saturday, March 24, 2018
LOCATION: Prince Waikiki

Reservation Form Inside



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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 Monday, January 1, 2018, 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 16, 2018. You must be a member of the credit union at the time of applying. For additional information, please call 791-6236.



Interest rate discounts now available for our members from 5% to 30% off.

**Auto Loans | Personal Loans | Share Secured Loans
 First Mortgage Loans | Fixed Rate Mortgage Loans**

The longer you've been a member the greater the discount.

In a continuing effort to improve services to our members and to reward loyalty we are now offering an interest rate discount on fixed rate/term Consumer Loans (automobile, personal, share secured only) and fixed rate/term Mortgage Loans to existing members based on length of current membership. The discount percentage will be applied to the member's risk based loan rate as follows:

LENGTH OF MEMBERSHIP	CONSUMER LOAN DISCOUNT	MORTGAGE LOAN DISCOUNT
Over 1 year – 5 years	10%	5%
Over 5 years – 10 years	20%	10%
Over 10 years	30%	15%

To illustrate the potential effect of the proposed benefit, please refer to the table below. Rates used are the A+ FICO Tier Rates (720+)

PRODUCT	RATE BEFORE	RATE AFTER DISCOUNT		
		LENGTH OF CURRENT MEMBERSHIP		
		1-5 Years	5-10 Years	10+ Years
Auto Loan (5 year)	2.24%	2.02%	1.79%	1.57%
Personal Loan (3 year)	3.99%	3.59%	3.19%	2.79%
Mortgage Loan (30 year – 1st)	4.500%	4.275%	4.050%	3.825%
Mortgage Loan (15 year – 2nd)	4.750%	4.513%	4.275%	4.038%

TERMS & CONDITIONS: Must be a member in good standing to qualify for this offer • Discount will be determined by the length of current (unbroken) membership • For new loans only (refinancing of existing Hawaii Schools FCU loans not eligible for this offer)

For more information, call (808) 791-6211



81st Annual Meeting & Luncheon

DATE : Saturday, March 24, 2018

LOCATION : Prince Waikiki, Naio Room, 3rd Floor

TIME :

11:00 am	Check-In for Business Meeting
11:15 am	Business Meeting (for primary members only)
11:45 am	Check-In for Luncheon
12:00 pm	Lunch Buffet
1:00 pm	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 23, 2018**.

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



**81st Annual Meeting & Luncheon
 Reservation Request Form**

Completed form must be received by Friday, February 23, 2018, 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 9, 2018**.

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

Account Number _____

Daytime Phone Number _____

Address (for confirmation letter) _____

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 _____

