



Security Tips to Help Prevent Fraud and Identity Theft

Fraud and identity theft are a part of everyday reality now, and consumers need to be aware of the potential dangers and take steps to protect themselves. Here are some tips that our identity theft protection service; Deluxe Provent® gives as guidelines for you 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 or information stored in your wallet, purse, laptop or mobile phone.
- Shred documents containing any personal information.
- Never write your Personal Identification Number (PIN) on your ATM/Debit card. Do not write your social security number or credit card number on a check.
- Remove passwords, PIN numbers, or social security numbers from your purse or wallet.

For more information about Deluxe Provent® visit www.deluxeprovent.ezshield.com today.

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 ²	
12 Month Term	3.00% APY

Personal Loan Product Rates*

Shared 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 ³	8.00% APR
Visa Credit Cards ⁶	
Visa Gold Credit Card	9.50% APR
Visa Platinum Credit Card ⁷	5.90% APR

Real Estate Loan Product Rates*

Home Equity Line of Credit	
Loan-To-Value 80% ^{8,9}	
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}	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% ¹⁰	
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% ¹⁰	
15-Year Term, No Points	7.25% APR

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 3-31-2016; 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. 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. ³Super 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. ⁴Shared 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. ⁵Lowest 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. ⁶Based 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. ⁷Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. ⁸5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. ⁹APRs 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. ¹⁰Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. ¹¹Lowest available rate subject 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
Permit No. 985
Honolulu, Hawaii

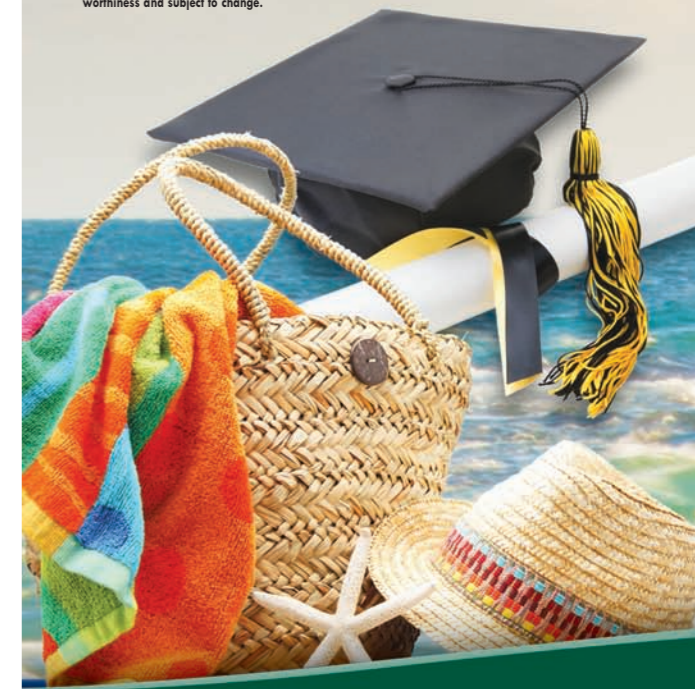
SUMMER IS JUST AROUND THE CORNER!

The summer months are coming! Plan your vacation trip or be ready for school in the fall and apply for a loan from Hawaii Schools FCU. Shop and compare... we offer our members highly competitive rates!

- **Personal Loan Rates are as low as 2.74% APR*.**
- **Tuition Loan Rates are as low as 1.74 APR*.**
- **Monthly payments are low and affordable.**

Call our Lending Department at 791-6211. Or visit our website at www.HawaiiSchoolsFCU.org to view our loan application.

*APR is Annual Percentage Rate. 2.74% APR and 1.74 APR are 1-year loan rates that include a 0.25% (quarter-percent) discount for existing/returning borrowers. Subject to credit review. Rate based on credit worthiness and subject to change.



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SPECIAL CREDIT UNION MEMBER PRICING!

CREDIT UNION Auto Sale
Special Credit Union "Member Only" Pricing
FIVE DAYS ONLY!
WED 5/11 to SUN 5/15

- NO NEGOTIATING NECESSARY!
- PRE-SET PRICING!
- ALL USED CARS BELOW KELLEY BLUE BOOK!
- LOW FINANCING!

TONY GROUP
AUTOPLEX
Hawaii's Auto Mall
See Vehicle Selection and Member Pricing at TonyGroup.com
Hawaii Schools Federal Credit Union Members are invited!

Take advantage of special credit union "member only" pricing and the opportunity for your relatives or friends to join our credit union at the event while applying for a Hawaii Schools FCU new or used auto loan on site at the Autoplex.

Let the dealership know that you are (or want to be) a member of Hawaii Schools FCU and want to apply for your auto loan from the credit union and they will be able to assist you using the Credit Union Direct Lending (CUDL) online loan application system!



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
- Have your **activation fee on new lines waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZZM**

Business Members

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Have your **activation fee on new lines waived** (\$36 savings)
- Have your **upgrade fee waived** (\$36 savings)
- Mention **Corporate ID: NACUC_ZDS_ZZM**

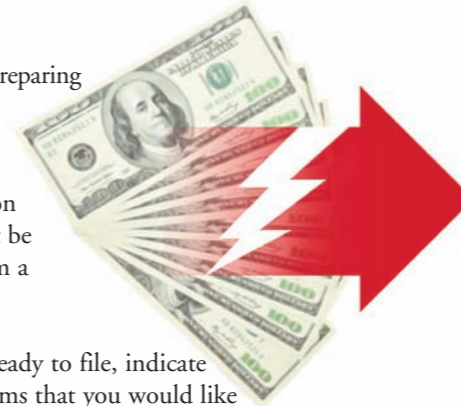
Ways to get your discount:

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

Let them know you're a Hawaii Schools Federal Credit Union member and mention the appropriate Corporate ID listed above.

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, indicate on your tax forms that you would like your state and federal refunds to go into your Hawaii Schools Federal Credit Union account. You will need to provide our routing number: 321379449, and your account number, then select which type of account it is: checking or savings.

It normally takes six (6) to eight (8) weeks to receive your refund check(s) in the mail but filing electronically may lessen the wait significantly. So take advantage of this opportunity and be sure to review the activity on your checking or savings account using our convenient online account access service to see if you receive your refund(s) 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.

TAP INTO THE POWER OF YOUR HOME



A Hawaii Schools FCU Home Equity Line of Credit (HELOC) offers:

- choice of initial fixed rate terms (1 yr @ 1.00%, 3 yr @ 3.0%, 5 yr @ 4.00%)*
- waiver of closing costs with minimum initial advance of \$15,000 (refundable to us if line closes within 3 yrs)
- quick commitment and closing turnaround time
- amortization over a 20 yr period means low monthly payments

Call our Loan Department at 791-6211 for more information or to apply!

*APRs are the lowest available rates 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. For residential, owner-occupied, fee simple properties in the State of Hawaii.

A copy of our Privacy Policy is available on our website at www.HawaiiSchoolsFCU.org or from our branch office at 233 Vineyard Street, Honolulu, Hawaii. If you would like a copy mailed to you, please call us at 521-0302, then select option 2. Should you have any questions after reading this notice, please feel free to call, or write to: Vice President of Administration, Hawaii Schools Federal Credit Union, 233 Vineyard Street, Honolulu, HI 96813.