



WEDNESDAY, MAY 3 to SUNDAY MAY 7, 2017

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 right there on site at the Autoplex.

Just 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!



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

**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 <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 .....	0.80% APY
4 Year Term .....	1.00% APY
5 Year Term .....	1.20% APY
Share Certificate <sup>1</sup>	
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 <sup>1</sup>	
12 Month Term .....	3.00% APY

**Personal Loan Product Rates\***

Shared Secured Loans <sup>1,4</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	
New Vehicle Loan <sup>4,5</sup> .....	1.70% APR
Used Vehicle Loan <sup>4,5</sup> .....	1.70% APR
Overdraft Line of Credit <sup>1</sup> .....	8.00% APR
Visa Credit Cards <sup>6</sup>	
Visa Platinum Credit Card .....	9.50% APR
Visa Platinum <sup>TM</sup> Credit Card <sup>7</sup> .....	5.90% APR

**Real Estate Loan Product Rates\***

Home Equity Line of Credit	
Loan-To-Value 80% <sup>8,10</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>8,10</sup>	
1-Year Rate Fixed .....	6.00% APR
3-Year Rate Fixed .....	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% <sup>8,10</sup>	
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% <sup>8,10</sup>	
15-Year Term, No Points .....	Call for rates

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 3-31-2017; 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. <sup>1</sup>Super 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. <sup>3</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>4</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/returning borrowers. Other rates and terms available. <sup>5</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>6</sup>Visa Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum<sup>TM</sup> Credit Card's minimum credit line is \$5,000. <sup>7</sup>5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. <sup>8</sup>For residential, owner-occupied, fee simple properties in the State of Hawaii. <sup>9</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>10</sup>Subject to certain conditions.

**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 available on our website at [www.HawaiiSchoolsFCU.org](http://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.**

**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

## Hawaii Schools Federal Credit Union

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## As low as 1.99% APR CHECK OUT OUR LOW AUTO LOAN RATES

It's easier than ever to take advantage of our great auto loan rates. Just go to your dealership and select the vehicle you want then ask them to send us your loan application using CUDL (Credit Union Direct Lending). We participate through this program with most dealerships so you can apply for your loan with us right there on site.

You can also get our application online at our website [www.HawaiiSchoolsFCU.org](http://www.HawaiiSchoolsFCU.org) so you may want to apply now and get pre-approved, so you can shop with ease, knowing exactly how much you can plan to spend.

Great rates, fast turnaround. Call us at (808) 791-6211, for more information.

APR is Annual Percentage Rate. 1.99% APR auto loan rate is for new and used auto loans up to 5 years. Includes a 0.25% (quarter percent) discount for existing/returning borrowers, and is subject to credit review. Other rates and terms are available. Limited time offer. Rates based on credit worthiness and subject to change.



## 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)



## 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.

# Sprint®



## Get a \$100 Cash Reward for Every New Line

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/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) 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!



## 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](http://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. Other terms and rates available. Subject to credit review. Rate based on credit worthiness and subject to change.