



DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The benefits of membership keep getting better! Right now, Hawaii Schools Federal Credit Union members can enjoy the reliability of Sprint's network and a \$100 CASH REWARD for every new line you activate with Sprint®. Plus, get a \$50 loyalty cash reward every year for every line.

Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. And, a great price for fully featured Unlimited.

What you get:

- Members get a \$100 cash reward for every new line you activate with Sprint
- Current Sprint customers receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Reward
- Plus, get a \$50 loyalty cash reward every year for every line
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

How you get it:

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see rewards directly deposited into your credit union account.

Sign up today to discover the cash benefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

LEGAL: FPO *Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.

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	0.55% APY
2 Year Term	0.75% APY
3 Year Term	1.05% APY
4 Year Term	1.15% APY
5 Year Term	1.45% APY
Share Certificate ¹	
6 Month Term	0.35% APY
12 Month Term	0.55% APY
24 Month Term	0.75% APY
36 Month Term	1.05% APY
48 Month Term	1.15% APY
60 Month Term	1.45% 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 ⁵	2.74% APR
Tuition Loan ⁵	1.74% APR
New & Used Vehicle Loan	
New Vehicle Loan ^{6,5}	1.70% APR
Used Vehicle Loan ^{6,5}	1.70% 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 03-31-2018; 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 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. †††† 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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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

For our members!



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

Auto Loans | Personal Loans | Share Secured 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
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



HAWAII SCHOOLS
FEDERAL CREDIT UNION

Hawaii Schools Federal Credit Union

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SOMETHING TO TALK ABOUT...

"UNREAL SURPRISE. I just went to HSFCU to get a loan to buy a truck. The loan process was quick & easy but the best part was my 1.37% interest rate. When I asked why my interest was so low, I was told that HSFCU started a new rewards program which gives its members a bigger discount on loan rates the longer they are members. As a 10+ year member, I qualified for largest interest rate discount. Knowing this, I'll remember to get my next loan at Hawaii Schools Federal Credit Union."

Nick, Teacher, Dept. of Education
10+ Year Member

"I am extremely thrilled with the 'awesome' service Cathy has provided me at Hawaii Schools FCU. She is fast, courteous and so very easy to work with. I had a new car loan with another financial institution but Cathy worked her magic and refinanced my new car at a 'lower interest rate' which saves me money on my monthly payments. That was music to my ears!"

This is the second car I have financed through Hawaii Schools FCU and highly recommend that you check them out first and see Cathy for her excellent customer service!"

Blossum
10+ Year Member



LOW AUTO LOAN RATES

It's easier than ever to take advantage of our great auto loan rates. And it gets even better if you've been an existing member for over a year!

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. You may want to apply now and get pre-approved, so you can shop with ease, knowing exactly how much you can spend.

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



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 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.

HEY MEMBERS...DID YOU KNOW?

As a member of Hawaii Schools Federal Credit Union, you are entitled to these benefits:

- INTEREST RATE DISCOUNTS for qualified members on Auto Loans, Personal Loans, Share Secured Loans, and Fixed Rate Mortgage Loans.
- FREE ACCESS to over 60 shared branches locally, AND over 30,000 ATMs worldwide
- TOTALLY 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 (requires a checking account and direct deposit)
- AND MUCH MORE!!!



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.



WE OFFER 15, 20, & 30 YEAR FIXED RATE MORTGAGE LOANS.

Often used for home improvements or to refinance the remaining term on existing 1st mortgage loans.

We offer:

- No points
- Low fixed rate
- Low closing costs

Visit us or call (808) 791-6211 for more information or to apply now.