

Time to Switch to Sprint?

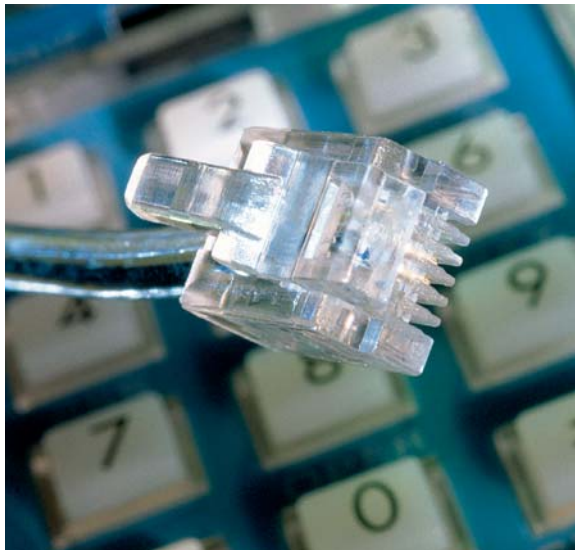


Looking for a good reason to switch your wireless company? How about this - credit union members get exclusive savings with the Sprint Credit Union Member Discount:

- **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**

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

It's worth it to switch to Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving today with the Sprint Credit Union Member Discount. Mention Corporate ID: NACUC_ZZM.



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 6-30-2016; 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. 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.

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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

2016 Edwin M. Kuniyuki Memorial Scholarship Winner



Our congratulations go out to Daniel T. Tarumoto, the recipient of the 2016 Edwin M. Kuniyuki Memorial Scholarship!

Daniel graduated from Kalaheo High School with Honors, on the Principal's List, and a member of the National Honor Society. He played high school soccer and basketball, and holds a black belt in Taekwondo. He is also a member of the Boy Scouts of America currently working to become an Eagle Scout and he enjoys volunteering in his spare time for various organizations and events. Daniel plans to study business with a focus on international business. We wish him success and prosperity in all of his future endeavors!

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79th Annual Members Meeting Held



The annual business meeting was held at the Hawaii Prince Hotel Waikiki on Saturday, April 2, 2016. Chairman of the Board - Glenn Hirata, and President & CEO Robin Kim reported on the status of our credit union which continues to report a strong financial position, and the accomplishments made during the 2015 calendar year.

This year required the election of two directors for 3-year terms, and two directors for 2-year terms, in order to re-establish an evenly disbursed cycle of elections. This was necessary due to two unanticipated director vacancies that occurred during 2014 and 2015, which resulted in the appointment of two interim directors, Albert Hamai and Monica Mann.

Rhoda Hirokawa and Glenn Hirata were re-elected for the two 3-year terms. Monica Mann was elected for one of the 2-year terms. And the board welcomed a new director, Edward Hasegawa who will be serving a 2-year term. Edward brings with him over 40 years of experience with the Department of Education, serving in various capacities including Counselor, Vice Principal, but mainly as a Business Specialist for Repair Maintenance and Capital Improvements at the district

level. He was born on the Big Island and grew up in the Honokaa area, eventually graduating from the University of Hawaii.

We would like to take this opportunity to extend our appreciation to Albert Hamai for serving as an interim director. During his relatively short stay, he spearheaded an important project to update our Bylaws. We also want to sincerely thank our board members for their hard work and continued commitment to the credit union.

CREDIT UNION Auto Sale
TONY GROUP AUTOPLEX
Hawaii's Auto Mall
See Vehicle Selection and Member Pricing at TonyGroup.com

Special Credit Union "Member Only" Pricing
FIVE DAYS ONLY!
WED 8/3 to SUN 8/7

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

HAWAII SCHOOLS FEDERAL CREDIT UNION
Federal Credit Union Members are invited!

WEDNESDAY, AUGUST 3 through SUNDAY, AUGUST 7, 2016

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.

NO NEED TO COME IN AND APPLY! Just let the dealership know that you are (or want to be) a member of Hawaii Schools FCU and you can take advantage of our highly competitive new or used auto loan rates. You will be able to apply for your loan right there on site using the Credit Union Direct Lending (CUDL) online loan application system!

Shop the Smart Way: Start at Hawaii Schools Federal Credit Union

Find your next new or used vehicle...or sell your existing vehicle via our CUDL AutoSMART application.
Click here

CUDL AutoSMART™
by CU DIRECT

So, you've decided it's time for your next vehicle. When it comes to shopping for a car, you have a lot of choices to make. With all the excellent new models available today, where do you begin? We can help.

Start your search at www.HawaiiSchoolsFCU.org. Our dynamic auto shopping site has all of the tools you need to guide you through the entire process; saving you time and helping you make an informed buying decision.

With Hawaii Schools Federal Credit Union's auto shopping website, you can shop for any make and model of vehicle from the comfort of your home. No more time spent going from dealer to dealer or website to website to locate the car you're interested in. Instead, you're in the driver's seat as you:

- Research all makes and models from the comfort of your home
- Learn about features, ratings, rebates and reviews
- Browse a vast selection of over 1.6 million vehicles

- Compare cars side-by-side
- Find local dealers
- Estimate payments and much more

In addition, you can access this auto shopping resource from your mobile device or tablet and learn about the advantages of financing your next vehicle right here, with Hawaii Schools Federal Credit Union.

Whether you're interested in new or used, cars or SUVs, roof racks or trailer hitches, we can help you find the car that's right for you. Connect with the most powerful credit union auto shopping tool, and empower yourself with the information you need when purchasing your next car.

Start today! Visit us online at www.HawaiiSchoolsFCU.org and click on the AutoSMART link, or call (808) 791-6211, for more information.



SUMMER FUN MADE EASY!

Whether you are thinking about a staycation, a wardrobe update, or just need some extra cash for a special project or event, whatever your need is, we encourage you to shop and compare... then apply for a personal loan at your own Hawaii Schools Federal Credit Union where we offer 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.