

## WHY A SHARE SECURED LOAN?

Our share-secured loans are a very effective way to build or improve your credit which can help you in the future when you apply for additional loans, credit cards, or other types of credit. Share Secured Loans typically offer much lower monthly payments.

At Hawaii Schools FCU, our Share Secured Loans offer an interest rate that is only 1.00% over the rate we are paying you for your savings deposit pledged to secure the loan.

**Example:** 0.10% (current savings deposit rate being earned on pledged deposit)

+ 1.00%

= 1.10% APR\* for loan regardless of term

**\$1,000 loan @ 1.10% for 18 months  
would only be \$57.00 per month.\***

For more information, please call (808) 521-0302, ext. 6211.

\*APR is Annual Percentage Rate. Rates current as of 06/01/2018; subject to change. Subject to membership eligibility. Other rates and terms may apply.

## THREE GREAT WAYS MEMBERSHIP PAYS WITH SPRINT®

It's Sprint's best Credit Union Member Cash Rewards offer ever!

Looking for a great plan and a little extra cash? Hawaii Schools Federal Credit Union members can tap into the Sprint Unlimited Plan and these amazing cash rewards.

- Members can get a **\$100 CASH REWARD** for every new line you activate with Sprint.
- Current Sprint customers get a **\$50 cash reward** for every new line transferred into Sprint Credit Union Member Cash Rewards.
- You'll get a **\$50 loyalty cash reward** every year for every line.
- Plus, credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program.

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

### Get started today!

- Become a Sprint customer and mention you're a credit union member
- Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account

Get all the BENefits of credit union membership. Sign up 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

## 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

Kids Club Savings <sup>1</sup>	1.00% APY
Holiday Club Savings <sup>2</sup>	1.00% APY

## Share Certificates and Individual Retirement Account (IRA) Share Certificates<sup>3</sup>

6 Month Term (Regular Share Certificates only)	0.55% to 0.85% APY
12 Month Term	0.75% to 1.05% APY
24 Month Term	0.95% to 1.25% APY
36 Month Term	1.15% to 1.45% APY
48 Month Term	1.35% to 1.65% APY
60 Month Term	1.65% to 1.95% APY

## Super Saver Share Certificate Account<sup>2</sup>

12 Month Term	3.00% APY
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## Personal Loan Product Rates\*

Share Secured <sup>1</sup>	1.00% Margin
Personal Loan <sup>4,5</sup>	2.09% APR
Tuition Loan <sup>4,5</sup>	1.09% APR

## New & Used Vehicle Loan

New Vehicle Loan <sup>4,5</sup>	1.37% APR
Used Vehicle Loan <sup>4,5</sup>	1.37% APR
Overdraft Line of Credit <sup>6</sup>	8.00% APR
Visa Credit Cards <sup>6</sup>	

Visa PLATINUM Credit Card	9.50% APR
Visa PLATINUM PLUS Credit Card <sup>7</sup>	5.90% APR

## Real Estate Loan Product Rates\*

Home Equity Line of Credit	
Loan-To-Value 80% <sup>8,9,10</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>8,9,10</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 06-01-2018; 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. <sup>1</sup>Kids Club Savings accounts are subject to a maximum monthly deposit of \$100 and are restricted to primary members under the age of 18 years (after which the account will be closed and the balance transferred into their Regular Share account). <sup>2</sup>Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. These accounts are subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Rates are based on length of membership. Subject to a minimum deposit of \$2,500. Super Saver Share Certificate Accounts are 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 1.00 percentage point (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 the maximum discount available under the Member Rewards Program. Other rates and terms available. <sup>5</sup>Based on credit standing and length of membership, 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 and PLATINUM PLUS Credit Cards are subject to underwriting guidelines. Visa PLATINUM PLUS 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>APRs are the lowest available rates including the maximum discount available under the Member Rewards Program (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. <sup>9</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>10</sup>Lowest available rate subject to certain conditions.

PRSRT STD  
U.S. POSTAGE  
PAID  
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

KukuiNews 3rd Quarter 2018

For our members!

## MEMBER REWARDS

WE HAVE YOUR BEST INTEREST

Our Member Rewards program provides discounts on loan rates and bonus rates on Share and IRA Certificates, based on how long you've been a member.



<b>5% OFF</b> FIXED RATE MORTGAGE LOANS	<b>10% OFF</b> FIXED RATE MORTGAGE LOANS	<b>15% OFF</b> FIXED RATE MORTGAGE LOANS
<b>10% OFF</b> PERSONAL & AUTO LOANS	<b>20% OFF</b> PERSONAL & AUTO LOANS	<b>30% OFF</b> PERSONAL & AUTO LOANS
<b>0.10% BONUS</b> ON CERTIFICATES	<b>0.20% BONUS</b> ON CERTIFICATES	<b>0.30% BONUS</b> ON CERTIFICATES

THE LONGER YOU'VE BEEN A MEMBER,  
THE GREATER THE REWARDS!



HAWAII SCHOOLS  
FEDERAL CREDIT UNION

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**NEW:**

### MEMBER REWARDS FOR SHARE CERTIFICATES & IRA CERTIFICATES

As you may know, our Member Rewards program provides discounts on loan rates, and now we have added bonus rates on share certificates and IRA certificates based on how long you have been a member of our credit union! The current rates are shown below:

Term	Current Rate (APY*)	(Member over 1 year) Silver (APY*)	(Member over 5 years) Gold (APY*)	(Member over 10 years) Platinum (APY*)
6-month	0.55%	0.65%	0.75%	0.85%
1-year	0.75%	0.85%	0.95%	1.05%
2-year	0.95%	1.05%	1.15%	1.25%
3-year	1.15%	1.25%	1.35%	1.45%
4-year	1.35%	1.45%	1.55%	1.65%
5-year	1.65%	1.75%	1.85%	1.95%

\* APY is Annual Percentage Yield. Rates are subject to change. Subject to penalties for early withdrawal, which may result in forfeiture of accrued dividends. Minimum deposit of \$2,500. Not combinable with other offers.

You don't need to do anything extra to take advantage of this benefit. Your Member Rewards bonus is automatic when you open a new certificate or your existing certificate renews automatically. It is just our way of thanking you for continuing to support Hawaii Schools Federal Credit Union as a valued member.

### ANNUAL BUSINESS MEETING & LUNCHEON

The 81st Annual Meeting and Luncheon was held at the Prince Waikiki Hotel on Saturday, March 24, 2018. During the business meeting, Board Chairman Dr. Glenn Hirata reported on the status of our credit union, noting that we continue to maintain a strong financial position and recorded another net profit for the year. He also reported that

the official size of the Board of Directors was decreased from 7 members to 5, which is believed to be commensurate with the size of the credit union and the availability of qualified candidates, while sufficiently robust to ensure continued leadership. Members and their guests then enjoyed a delicious buffet luncheon with a beautiful view of the harbor.

### KIDS CLUB ACCOUNTS NOW AVAILABLE!

Teach your children or grandchildren a good habit and the value of saving by opening a Kids Club Account. This savings account pays a high interest rate of 1.00% APY, with a maximum deposit of \$100 per month. Withdrawals are allowed at any time, and when the child turns 18 years old, the funds will automatically transfer to his/her regular savings account. By then, your children or grandchildren should be well-positioned to take advantage of our Member Rewards Program.

APY is Annual Percentage Yield. Rate current as of 06-01-2018. Other restrictions apply.

### 2018 EDWIN M. KUNIYUKI MEMORIAL SCHOLARSHIP WINNER

Our congratulations go out to Kori E. L. Young, the recipient of the 2018 Edwin M. Kuniyuki Memorial Scholarship! Kori graduated from Moanalua High School at the top of her class. A National Honors Society member since 2015, Kori was also a star athlete on the Moanalua High School Varsity Softball team, a member of the Moanalua Band and Color guard, and a section leader for concert and marching band. She also participated and volunteered in various organizations and received a number of honors and awards. Kori will be attending Creighton University in the fall, and her goal is to become a Doctor of Physical Therapy.



(Left to Right): Vernon Hee, Board Treasurer - Hawaii Schools FCU, Kori Young, Dr. Glenn Hirata, Board Chair - Hawaii Schools FCU, Robin Martin, Principal - Moanalua High School, and Robin Kim, President & CEO - Hawaii Schools FCU.

### DEPARTMENT OF EDUCATION EMPLOYEES NEW PAYROLL SYSTEM

The State of Hawaii is implementing a new payroll system called the Hawaii Information Portal, and the new on-line payroll application is called "Employee Self-Service" that will allow employees access to payroll information at their convenience. Before the migration occurs, employees will need to set up their current direct deposit(s) into the new system by using Employee Self-Service during the open enrollment period. This will ensure that paychecks will continue to be electronically deposited into their credit union or bank.

Department of Education employees are part of the third deployment group that is currently scheduled to migrate to the new system in the October-November time frame. No action is necessary until an official instruction letter from the State of Hawaii is received.

When that time comes, the following information will need to be entered into the system in order to continue (or start) sending direct deposits to Hawaii Schools Federal Credit Union:

- Routing Number: **321379449**
- Account Number: **(Your account number)**
- Type of Account: **Checking or Savings**

### CHANGE TO INTERNET ACCOUNT ACCESS & BILL PAY SYSTEMS

Our On-line Account Access and Bill Payment service systems are being upgraded to TLS 1.2 on June 1, 2018. Please make sure that you have TLS 1.2 enabled in your Internet settings or you will be unable to access these systems. If you experience problems or are unsure how to enable TLS 1.2 please contact the credit union for assistance.

How to enable TLS 1.2

1. Open Internet Explorer
2. Click on "Tools" in the top menu bar
3. Select "Internet Options" from the drop down menu
4. Click on the "advanced" tab
5. Scroll to the bottom and make sure "Use TLS 1.2" button is enabled (you do not need to un-check TLS 1.0)
6. Click "Apply" button