



## Verify Your Credit Union Membership to Keep Saving with Sprint

Hawaii Schools Federal Credit Union is pleased to offer monthly wireless data discounts to our members with the Sprint Credit Union Member Discount. If you're already enjoying the savings from this Love My Credit Union Rewards program, we want to make sure you continue to do so. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived fees. If you're planning on signing up for the Sprint Credit Union Member Discount, you'll need to verify eligibility as well.

**New Sprint Customers:** You need to verify membership within 30 days of activation.

**Current Sprint Customers:** You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

Members can verify membership using the free Love My Credit Union Rewards app with its simple and secure verification process. And it takes just a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers credit union members.

The Love My Credit Union Rewards app is available in the Apple App Store and Google Play – just search for “Love My Credit Union Rewards.” This app also lists all Love My Credit Union Rewards discounts.

Please take the time to download the free app, try it for yourself and see just how simple it is to use so you can keep saving with the Sprint Credit Union Member Discount. If you'd rather fill out the Verification Form and fax it in, you can find the form at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

Learn more about the Sprint Credit Union Member Discount at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

### 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>2</sup>	
12 Month Term	3.00% APY

### Personal Loan Product Rates\*

Shared Secured Loans <sup>3,4</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>3</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</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</sup>	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% <sup>10</sup>	
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% <sup>10</sup>	
15-Year Term, No Points	7.25% APR

\*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 10-1-2016; 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. <sup>3</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>4</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 an average dividend rate for deposit pledged. <sup>5</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>6</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>7</sup>Visa Gold and Platinum Credit Cards are subject to underwriting guidelines. Visa Platinum Credit Card's minimum credit line is \$5,000. <sup>8</sup>5.90% APR introductory rate for a period of six (6) billing cycles. Standard purchase rate is 7.90% APR. <sup>9</sup>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. <sup>10</sup>Current standard rate for 80% is 5.00% APR. Current standard rate for 90% is 6.00% APR. <sup>11</sup>Lowest available rate subject to certain conditions.

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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

# International Credit Union Day October 20, 2016



Credit Unions Are Not-For-Profit  
Member-Owned  
Financial Cooperatives

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## International Credit Union Day is Thursday, October 20, 2016

In celebration of the credit union movement's progress and achievements, Hawaii Schools Federal Credit Union will join with credit unions around the world to recognize International Credit Union Day on Thursday, October 20, 2016.

Members are invited to stop by our downtown branch for a celebratory giveaway item. Supplies are limited so be sure to stop by early!

We want to thank you, our valued members, for choosing Hawaii Schools Federal Credit Union. Since 1936, your credit union has continued to offer competitive rates and terms on loans and shares, and low or no cost products and services for all public school employees, students, and their family members in the State of Hawaii.

### 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
- **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!!!**

## Nominations Open for Board of Directors

Hawaii Schools Federal Credit Union is governed by an elected Board of Directors comprised of credit union members, all of whom serve as volunteers. In March 2017, there will be three (3) Board positions up for election. Our credit union will be accepting nominations during the month of November 2016.

Nominations must be made in the form of a completed Nomination Packet. Packets will be available beginning Tuesday, November 1, 2016, from the Administrative Office – third floor – at our Vineyard Street office. The deadline for submitting Nomination Packets will be Wednesday, November 30, 2016.

Nominees must meet the following requirements:

- Must be, a member of the Hawaii Schools Federal Credit Union in good standing prior to the distribution of ballots and/or the date of the annual meeting;
- Must not have been convicted of a crime involving dishonesty or breach of trust unless the NCUA has waived the prohibition for the conviction;
- Must be bondable with the credit union's insurance company; and
- Must be, at least 18 years of age prior to the distribution of ballots and/or the date of the annual meeting;

As with all other credit unions, our credit union's future relies on the direction of our Board. We encourage any member who has a true willingness to help create and guide our credit union's future to be a part of this process, and possibly serve on our Board.

Please call 791-6205, if you have any questions about serving on our Board, or about the election process.

## SPECIAL 1% APR DISCOUNT off of our already low Personal Loan interest rates!!!



The holidays are coming! Get a head start on your shopping, vacation planning, or anything else you need some extra cash for this season. From October 1 thru December 31, 2016 we are offering an additional 1% APR off our regular personal loan rates, so it's a good time to think about what you could do with a little extra cash at a great rate.

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).

## Upcoming 2016 & 2017 Holidays

- Veterans' Day** ..... Friday, November 11, 2016
- Thanksgiving Day** ..... Thursday, November 24, 2016
- Christmas Day** (observed) ... Monday, December 26, 2016
- New Year's Day** (observed) ..... Monday, January 2, 2017
- Dr. Martin Luther King, Jr. Day** Monday, January 16, 2017



## Best Practices for Cardholders at ATMs

The typical ATM skimmer is a device smaller than a deck of cards that fits over the existing card reader. Most of the time, the attackers will also place a hidden camera somewhere in the vicinity with a view of the number pad in order to record personal-identification-numbers. The camera may be in the card reader, mounted at the top of the ATM, or even just to the side inside a plastic case holding brochures. Some criminals may install a fake PIN pad over the actual keyboard to capture the PIN directly, bypassing the need for a camera.

Check for Tampering - When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks different, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM.

Wiggle Everything - Even if you can't see any visual differences, push and pull at everything.

Protect the PIN - Even if you don't notice a skimmer and swipe your card, covering your hand when you enter your PIN can block a camera that may have been installed. If the keyboard doesn't feel right—too thick, perhaps—then there may be a PIN-snatching overlay, so don't use it.

Location - Criminals frequently install skimmers on ATMs that aren't located in overly busy locations since they don't want to be observed installing malicious hardware or collecting the harvested data. Stop and consider the safety of the ATM before you use it.