

FREE and Convenient Ways to Check and Access Your Accounts



Even if your home or work is not near our branch, your Hawaii Schools FCU account is just a click, call, or a few steps away. We have services that allow you to manage and access your account(s) from almost anywhere in the world for FREE!

- **Free On-line Account Access** - Turn any web-accessible computer into a 24 hours a day, 7 days a week, Hawaii Schools FCU branch by logging onto our secure online access site. Get account information and conduct transactions anytime.
- **Free Telephone Access** - Get account information and perform transactions by phone at your convenience. Simply call 521-0302 or 1-866-521-0302, enter your account number and PIN, and follow the audio prompts.
 - Hear current balances
 - Transfer funds between your own accounts
 - Review recent transactions
 - Get loan payment due date/payoff information
 - Make loan payments
 - And much more
- **FREE Online Bill Payer** - Use Bill Payer and access it through the On-line Account Access system. Make online payments to virtually any creditor on a one-time or recurring basis. It is quick and easy and eliminates postage costs.
- **FREE Co-Op Shared Branching Services** - Take advantage of more than five thousand (5,000) branch locations throughout Oahu, Maui, Kauai, the Big Island, the U.S. mainland, Ecuador, Germany, Guam, Italy, Japan, Puerto Rico, and the United Kingdom to make deposits, withdrawals, loan payments, transfer money between accounts, and purchase money orders and travelers checks.
- **FREE ATM Access** - Access account information at over 200 automated teller machines (ATMs) at any American Savings Bank in Hawaii or at more than 30,000 other ATMs locally and throughout the rest of the country.

For more information on these free services, please call our Downtown Branch at 521-0302, then select option 2.

Thank You for Your Donation

A heartfelt thank you goes out to all of our members who made a difference by making a donation to our Annual Hawaii Foodbank Food Drive. This year we collected two-hundred and five (205) pounds of food. Congratulations and thank you again for your generosity!

Get Educated About the Ways Identity Thieves Strike

According to Deluxe Provent® and Javelin Strategy & Research, identity theft affects over 11 million people every year, takes 165 hours to repair, and costs \$54 billion dollars a year to restore.

No one wants to be a statistic. Get educated and be aware of the ways identity thieves strike.

- **Vishing** - Using Voice over IP (VoIP), to gain access to private, personal, and financial information from the public for the purpose of financial reward.
- **SMSishing** - An SMS message is sent from a reputable source asking for personal information and directs you to a dangerous website.
- **Keystroke Logging** - Tracking struck computer keys on a keyboard.
- **Man-in-the-Browser** - A proxy Trojan horse that infects a web browser by taking advantage of the vulnerabilities in Web browser security to modify web pages, modify transaction content, or insert additional transactions in a completely covert fashion invisible to both the user and host web application.
- **Dumpster Diving** - Looking for bills or other mail in the trash.
- **Phishing** - Someone sends you a pop-up or spam message claiming to be an institution asking for your personal information.
- **Skimming** - Someone steals your credit card or debit card number through a special device when processing your payment.
- **Change of Address** - A thief fills out a change of address form and diverts your billing statements and other mail to another address.
- **Pretexting** - False pretenses are used by a thief to obtain personal information through telephone companies, financial institutions, surveys, or other sources. The pretexter will ask for your name, date of birth, social security number, and other identifying information.
- **Stealing** - Your personal belongings such as a purse, wallet, or backpack containing personal information is stolen.

For identity theft protection, go to our website at www.hawaiischoolsfcu.org and click on the Deluxe Provent® link at the bottom of the homepage or call Deluxe Provent®'s customer service at 1-866-460-0095.



Savings Dividend Rates*

Savings**	Rate
\$25.00 to \$9,999.99	0.15% APY
\$10,000.00 to \$49,999.99	0.15% to 0.19% APY
\$50,000.00 and Over	0.19% to 0.25% APY
Holiday Club Savings ¹	1.00% APY
Individual Retirement Account (IRA)	
\$0.00 to \$9,999.99	0.50% APY
\$10,000.00 to \$49,999.99	0.50% to 0.90% APY
\$50,000.00 and Over	0.90% to 1.50% APY
Individual Retirement Account (IRA) Share Certificate ¹	
1 Year Term	1.00% APY
2 Year Term	1.25% APY
3 Year Term	1.50% APY
4 Year Term	1.75% APY
5 Year Term	2.00% APY
Share Certificate ¹	
6 Month Term	0.25% APY
12 Month Term	0.35% APY
24 Month Term	0.45% APY
36 Month Term	0.55% APY
48 Month Term	0.75% APY
60 Month Term	0.95% APY
SPECIALS!	
Super Saver Certificate Share Account ²	
12 Month Term	3.00% APY

Personal Loan Product Rates

Share Secured Loans ^{3,4}	Rate
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 ⁵	8.00% APR
Visa Credit Card	9.50% APR

Real Estate Loan Product Rates*

Home Equity line of Credit	Rate
Loan to Value Ratio of 80% ^{6,7}	
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% ^{6,7}	
1-Year Rate Fixed	6.00% APR
3-Year Rate Fixed	6.00% APR
Fixed-Rate Mortgage Loans ⁸	
Loan to Value Ratio of 80%	
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 Ratio of 90%	
15-Year Term, No Points	7.25% APR

*APY is Annual Percentage Yield; APR is Annual Percentage Rate. Rates current as of 07-01-2013; 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 Accounts: 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/renewing members. 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. †APRs are the lowest available rates including a 0.25% (quarter-percent) off for existing/renewing members (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. For residential, owner-occupied, fee simple properties in the State of Hawaii.



New On-line Account Access System

Hawaii Schools Federal Credit Union has updated our On-line Account Access system with a new look and feel. Member login ID, password, and multi factor authentication will still be the same and you will still be able to login and access account information 24 hours a day, 7 days a week. Some new features you will be able to see and access are:

- Loan Rates
- Loan application form
- Update contact information
- Set member account preferences
- And much more!

Members can access the new On-line Account Access system by going to our homepage at www.hawaiischoolsfcu.org and typing in your member number into the User ID box on the On-line Account Access graphic.

The On-line Account Access system is FREE for all of our members so take advantage of all of the features and benefits that the new system has to offer. For questions about our On-line Account Access system, please call our Downtown Branch at 521-0302, then select option 2.

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

Competitive Rates, Benefits, and Services on an Auto Loan

Whether you are buying a new or used car, or would like to refinance, Hawaii Schools Federal Credit Union has comprehensive auto loan benefits and services that can help steer you in the right direction. We offer:

- Competitive auto loan rates starting as low as 1.70% APR*
- Fast approval.
- Up to 100% financing.
- Terms up to 7 years.
- Pre-approvals.
- 0.25% (quarter-percent) discount for existing/returning borrowers.



Plus...

- Guaranteed Auto Protection (GAP) - If your car is stolen or totaled, GAP covers the difference between what your insurance pays and what you still owe on the car.
- Extended Warranty
- Kelly Blue Book – The authority on used car values gives invaluable information to help you find out how much your car can be sold for, what your trade-in is worth, and more.

For more information on our Auto Loan rates, benefits, and services, call our Lending Department at 521-0302, then select option 4. To apply, go to our website at www.hawaiischoolsfcu.org and click on the menu header, Applications & Forms then scroll down to Auto/Personal Application. Completely fill out the application form, then print it and fax it to our Lending Department at 538-3231, mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.

*APR is Annual Percentage Rate. 1.70% APR is a 3-year auto loan rate and includes a 0.25% (quarter-percent) discount for existing/returning borrowers and is subject to credit review. Rate based on credit worthiness and subject to change.

The Advantage of a HSFCU Home Equity Line of Credit (HELOC)



A Home Equity Line of Credit (HELOC) is similar to a home equity loan as the maximum loan amount is determined by the equity in your home. However, instead of receiving the full amount up front, you are given a line of credit to draw funds up to the amount you qualified for. Here are the advantages of a Hawaii Schools Federal Credit Union HELOC when compared to other HELOCs:

- Rate lock at a low **4.00% APR* for 5-years, 3.00% APR for 3-years, or 1.00% APR for 1-year.** The choice is yours.
- No closing costs or fees when the line stays open for 3-years.
- No appraisal may be needed for lines up to \$250,000.
- FREE unlimited number of Equity Line checks to use.
- Fast approval.

Plus with a Hawaii Schools Federal Credit Union HELOC you get...

- Immediate and easy access to your line of credit.
- On-going accessibility to available funds.
- A possible tax benefit.
- An alternative to higher interest loans or credit cards.

For more information on our HELOC, call our Lending Department at 521-0302, then select option 4. To apply, go to our website at www.hawaiischoolsfcu.org and click on the menu header, Applications & Forms. Then scroll down to the Home Equity Line of Credit/Mortgage Loan Application. Completely fill out the application form, then print it and fax it to our Lending Department at 538-3231, mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.

*APR is Annual Percentage Rate. Current standard variable rate is 5.00% APR. Rates and terms subject to change. For residential, owner-occupied, fee simple properties in the State of Hawaii.

Plan Ahead With an Education Loan from Hawaii Schools FCU



Plan ahead and take advantage of paying off your child's tuition earlier, rather than later, with an Education Loan from Hawaii Schools Federal Credit Union. Here's why:

- Rates are as low as 1.74% APR*.
- We will save you more money based on rates offered by our competitors.
- Monthly payments are low and affordable.
- No hassles of mailing a payment check to the school. We will mail the check directly to the school for you.

For more information on our Education Loan, call our Lending Department at 521-0302, then select option 4. To apply, go to our website at www.hawaiischoolsfcu.org. Click on the menu header, Applications & Forms and then scroll down to Auto/Personal Application. Completely fill out the application form, then print and fax it to our Lending Department at 538-3231, mail it to: 233 Vineyard Street, Honolulu, HI 96813, or drop it off at our Downtown Branch.

*APR is Annual Percentage Rate. 1.74% APR is a 1-year Education Loan rate that includes a 0.25% (quarter-percent) discount for existing/returning borrowers and a 1.00% discount off of our 1-year Personal Loan rate. Subject to credit review. Rate based on credit worthiness and subject to change.

Electronic Access to Your Monthly or Quarterly Statements

eStatements is a free service provided by Hawaii Schools Federal Credit Union that allows you to view, print, and download up to two (2) years of statements anywhere and anytime you access the internet. The benefits are:

- You receive your statement before paper statements are even mailed out.
- You can use them for record keeping, tax documentation, and more.
- It reduces potential fraud and identity theft that comes with paper delivery.
- It provides a cost savings to the credit union so we can give added benefits, discounts and services back to you.
- Online statements are saved as PDFs, which you can view, access with ease, save, and print as needed.

Signing up for eStatements automatically discontinues paper statements. If you are interested in signing up for eStatements, go to our website at www.hawaiischoolsfcu.org and type in your member number into the User ID box on the On-line Account Access graphic. You will need to first sign up for On-line Account Access, then go to the menu tab, "Your Preferences" and scroll down to "eStatement Selection." For more information on eStatements, please call our Downtown Branch at 521-0302, then select option 2.

76th Annual Meeting & Banquet Was a Hit!

The 76th Annual Meeting & Banquet held at the Outrigger Ala Moana Hotel was a hit! Members and guests in attendance enjoyed a 7-course Chinese dinner and were awarded an array of great prizes in a Vegas-inspired atmosphere.

Congratulations to Tiana Grant, a recent graduate of Kalaheo High School, who was awarded the 2013 Edwin M. Kuniyuki Memorial Scholarship.

Join us next year for more fun, food, and entertainment at the 77th Annual Meeting. Details to be provided in our 4th Quarter 2013 newsletter.



(Pictured from left to right) Hawaii Schools FCU President & CEO - Robin Kim, Chairman of the Board - Glenn Hirata, Scholarship Committee Chairman & Board Member - Vernon Hee, and Scholarship Winner - Tiana Grant.



"Yeah! Blackjack baby!"



"Woo hoo... big money!"