

87TH ANNUAL MEETING LUNCHEON RESERVATION REQUEST FORM

Completed form must be received by Friday, February 16, 2024,
with payment or your authorization to deduct payment from
your Hawaii Schools FCU savings or checking account.

Mail to: **Hawaii Schools FCU Annual Meeting**
233 Vineyard Street
Honolulu, HI 96813

All seating reservations will be processed on a first-received,
first-reserved basis. Maximum of ten (10) seats per table.
A confirmation letter will be mailed no later than Friday,
March 1, 2024.

Purchaser's Name: _____
(Must be a Primary Member)

Account Number: _____

Daytime Phone Number: _____

Address (for letter confirmation): _____

Primary Member * (M) Rate: \$25 per seat
Joint or Non-Member (NM) Rate: \$40 per seat
(Primary membership will be verified at the time of purchase)

List names below:

1. _____ M NM
2. _____ M NM
3. _____ M NM
4. _____ M NM
5. _____ M NM
6. _____ M NM
7. _____ M NM
8. _____ M NM
9. _____ M NM
10. _____ M NM

PAYMENT (All Sales Final)

- Enclosed is a check payable to Hawaii Schools FCU in the
amount of \$ _____
- I authorize with my signature below, the amount of
\$ _____ to be deducted from my:
- Savings Account **OR** Checking Account

Account Number: _____ Date: _____

Signature to Authorize Payment: _____



Savings Dividend Rates*

Savings**	
\$25.00 to \$9,999.99	0.05% APY
\$10,000.00 to \$49,999.99	0.05% to 0.09% APY
\$50,000.00 and Over	0.10% to 0.15% APY
Individual Retirement Account (IRA)**	
\$0.00 to \$9,999.99	0.05% APY
\$10,000.00 to \$49,999.99	0.05% to 0.09% APY
\$50,000.00 and Over	0.10% to 0.15% APY
Kids Club Savings ¹	5.00% APY
Holiday Club Savings ²	1.00% APY
Share Certificates and IRA Certificates ²	
6 Month Term (Regular Share Certificates Only)	0.15% to 0.30% APY
12 Month Term	0.20% to 0.35% APY
18 Month Term	4.25% to 4.40% APY
24 Month Term	0.25% to 0.40% APY
36 Month Term	0.30% to 0.45% APY
48 Month Term	0.35% to 0.50% APY
60 Month Term	0.60% to 0.75% APY
Super Saver Share Certificate Account ²	
12 Month Term	5.00% APY

Personal Loan Product Rates*

Share Secured ³	1.50% Margin
Personal Loan ^{4,5}	6.37% APR
Tuition Loan ^{4,5}	5.37% APR
New & Used Vehicle Loan	
New Vehicle Loan ^{4,5}	5.09% APR
Used Vehicle Loan ^{4,5}	5.09% 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	7.90% APR

Real Estate Loan Product Rates*

Home Equity Line of Credit	
Loan-To-Value 80% ⁷	
1-Year Rate Fixed	4.00% APR
3-Year Rate Fixed	5.00% APR
5-Year Rate Fixed	6.00% APR
Loan-To-Value 90% ⁷	Call for rates
Fixed-Rate Mortgage Loans	
Loan-To-Value 80% ⁷	
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% ⁷	
15-Year Term, No Points	Call for rates

*APY is Annual Percentage Yield. APR is Annual Percentage Rate. Rates current as of 09-01-2023; 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 rated APYs based on each portion of your average daily balance (ADB) that falls within each tier. ¹ 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). ² These accounts are subject to a penalty for early withdrawal, which may result in forfeiture of accrued dividends. Other restrictions may apply. Limited time offer; subject to change or cancellation without notice. Share Certificate rates are based on length of membership. Subject to a minimum deposit of \$2,500. Holiday Club Savings accounts are subject to a maximum monthly deposit of \$200. Super Saver Share Certificate Accounts are 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. ³ Share Secured loans will incur a rate of no more than 1.50 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. ⁴ 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. ⁵ 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. Maximum amount for vehicle loans is based on the value of the vehicle. ⁶ Visa PLATINUM PLUS Credit Card's minimum credit line is \$5,000. ⁷ For residential, owner-occupied, fee simple properties in the State of Hawaii. Lowest available rate subject to certain conditions.

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

PRSR STD
U.S. POSTAGE
PAID
Honolulu, Hawaii
Permit No. 985

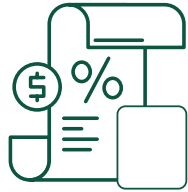
KukuiNews 1st Quarter 2024
For our members!



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DID YOU KNOW...?



There is a New Look for our Online Monthly Statements

Members who are accessing their monthly statements electronically (through our online banking system) will notice an updated look beginning with the January 2024 statements. The layout will now be identical to our familiar printed statements.

AND...

Our Mobile Phone App is now in Google Play and the App Store



Back in late October, our Touch Banking mobile phone account access system was phased out and replaced by our branded app available to download from Google Play and the App store (under HISchoolsFCU Mobile). Make sure you have the new app for 24/7 convenient access to your account information and basic transactions using your mobile phone.



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.



5% OFF
FIXED RATE
MORTGAGE LOANS

10% OFF
FIXED RATE
MORTGAGE LOANS

15% OFF
FIXED RATE
MORTGAGE LOANS

5% OFF
PERSONAL
& AUTO LOANS

10% OFF
PERSONAL
& AUTO LOANS

15% OFF
PERSONAL
& AUTO LOANS

0.05% BONUS
ON CERTIFICATES

0.10% BONUS
ON CERTIFICATES

0.15% BONUS
ON CERTIFICATES

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

For more information, call (808) 791-6211

APPLICATIONS ARE NOW AVAILABLE FOR THE 2024 HAWAII SCHOOLS FCU SCHOLARSHIP AWARD



Interested high school seniors who are members of Hawaii Schools Federal Credit Union and will be continuing their education at an accredited college or university located in the United States are invited to apply for the 2024 Hawaii Schools Federal Credit Union Scholarship (a \$1,000.00 scholarship is awarded each year to the most outstanding applicant). To obtain an application packet, you can:

- Pick one up from our Administration Office at 233 Vineyard Street; or
- Request a copy via email at sasahina@hawaiischoolsfcu.org.

Completed applications for the 2024 scholarship award must be received no later than Friday, March 1, 2024. Student must be a member of Hawaii Schools Federal Credit Union at the time of applying. For additional information, please call Stuart Asahina at 791-6236.

87th ANNUAL MEETING AND LUNCHEON

DATE:

Saturday, March 9, 2024

LOCATION:

Hilton Waikiki Beach Hotel
2500 Kuhio Avenue, Honolulu, HI 96815

TIME:

10:00 a.m.	Check-in for Business Meeting begins
10:30 a.m.	Business Meeting (for primary members only)
10:45 a.m.	Check-in for Luncheon begins (by reservation only)
11:00 a.m.	Luncheon
1:00 p.m.	Closing

Use the form on the back of this article to reserve your seats for the Hawaii Schools Federal Credit Union Luncheon on Saturday, March 9, 2024.

The business meeting is for primary members only and attendance is free of charge. Costs (member & non-member rates) to attend the luncheon are listed on the order form. Space is very limited. Deadline for forms and payment is **Friday, February 16, 2024.**

If you have any questions about the Annual Meeting & Luncheon, please call ph. (808) 791-6224. Validation for self and valet parking at the Hilton Waikiki Beach Hotel will be provided.