

### DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending December 31, 2015. Dividends will be credited to your account on January 1, 2016.

			APY
	Up	to	\$ 20,000.00
<b>Share</b>	\$ 20,000.01	to	\$ 40,000.00
<b>Balance</b>	\$ 40,000.01	to	\$100,000.00
	\$100,000.01	and more	
			0.10%
			0.20%
			0.30%
			0.40%

<b>Share Draft</b>	0.10%
--------------------	-------

<b>Certificates</b>	1 year	0.75%
	2 year	1.00%
	<b>NEW</b> 3 year	1.25%

<b>IRA Share Account</b> - Min to earn Interest	\$100	0.65%
<b>IRA Certificate</b>	1 year	1.00%
	2 year	1.25%

All certificates require a minimum balance of \$500.00.

\*All rates expressed as Annual Percentage Yield and subject to change. Please call for current rates.

[WWW.SCHOFIELDFCU.ORG](http://WWW.SCHOFIELDFCU.ORG)



Sign up for  
On line Home  
Banking  
&  
Download the  
Schofield  
Mobile APP on  
the Apple App  
Store<sup>SM</sup> or  
Google play<sup>TM</sup>



*Best Wishes for the Holidays and a Prosperous New Year in 2016 from the Board of Directors and Staff*

### No Cost Bill Payment Service...

With a SFCU Checking account, Sign up on-line & *Simplify your life*. Online BILL PAY is simply a better way. Check it out now, go to

[www.schofieldfcu.org](http://www.schofieldfcu.org).

With the Bill Payment service from Schofield FCU, you'll have more freedom to enjoy life. Here's how the service gives you convenience, savings and security. You can:

- View and pay your bills electronically, all in one place
- Make secure payments to any person or company anywhere, anytime
- Verify your account balance as you *pay your bills*
- Automate recurring payments to save time each month



- Receive email and text reminders when bills are due

To learn more about how to *Simplify your life* with the Bill Pay Service, view the demo at [www.schofieldfcu.org](http://www.schofieldfcu.org).

To get started, simply log in to your online banking account at [www.schofieldfcu.org](http://www.schofieldfcu.org) and select “Services” then “Pay your Bills” to access the enrollment form. Then you can *Simplify your life* with No Cost Bill Payment Service.

### What is Military Saves?

Military Saves, a component of **America Saves** and a partner in the Department of Defense's Financial Readiness Campaign, is a research-based social marketing campaign to motivate, support, and encourage military families to save money and build wealth.

**“Military Saves Week is a great opportunity to help servicemembers and their families in our community-Set a Goal, Make a Plan, and Save Automatically”**

Military Saves is a year-round campaign. It is an opportunity to help military members and their families reduce debt and save their hard-earned money. The America saves slogan “Start Small, Think Big” is shared by Military Saves and refers to the long term benefits of saving a little each month.



*Military Saves Week is February 22-27, 2016 which coincides with America Saves Week.*

**SAVE THE DATE**



**Saturday, March 12, 2016**

**64th Annual Meeting**

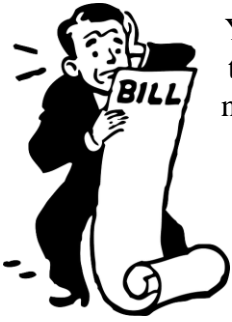
**LUNCHEON 10:30 AM - 2:30 PM**

**Hale Koa Hotel – Waikiki Ballroom**

**Tickets available Jan 6, 2016**



## LOAN SPECIALS



Your Credit Union has Loan programs to meet your needs. Call 624-9884 now for loan specials. We can help!

## CONSUMER LOANS & BILL CONSOLIDATION LOANS

*Loan Specials*  
**As low as 1.50% APR\***

## **Receive a \$100 VISA Gift Card**

Let us finance your.....

### AUTOMOBILE LOAN



**NEW car loan rates as low as  
1.75% APR\***

**USED car loan rates as low as  
2.25% APR\***

If you purchased a 2015 automobile last year or this year and paying a higher rate than the NEW car rate, we may save you money by **refinancing your loan** with us.

*\*Refinancing of existing Schofield FCU loans are not eligible.*

## HOME EQUITY LINE OF CREDIT LOANS

**1.00% APR Fixed until January 1, 2017**

Limits up to \$250,000 - NEW HELOCS Only

(Current Variable Rate 4.50% APR\*)

Initial Advance \$10,000



*Variable rate feature and the annual percentage rate and minimum payment can change semi-annually on January 1st & July 1st. The maximum interest rate that can apply during this plan is 18% APR\*. No closing costs in most cases.*

The Home Equity Line of Credit can be used for home improvement, vacation, education and interest on this loan may be tax-deductible, depending on how you use the money. (Check with your tax advisor regarding deductibility.) Another advantage of a Home Equity Line of Credit is that you can borrow only what you need at any given time, leaving a "reserve" of credit for the future.

*\*All loan interest rates are expressed as Annual Percentage Rate (APR). All loans subject to loan approval. All Credit Union loan programs, rates, terms and conditions are subject to change without notice.*

We do business in accordance with the Federal Fair Housing law and the Equal Credit Opportunity Act.



**New Auto Insurance Program  
for Credit Union Members –  
Savings up to \$457 a year!**

**Farmers Insurance Hawaii**  
and **Schofield FCU** have partnered to provide its members with special rates and priority service from a dedicated credit union member auto insurance specialist

**As a Farmers Hawaii policyholder, Schofield Federal Credit Union members will have access to the unique benefits such as:**

- **Savings up to \$457\*\*** a year over companies like State Farm, AllState and GEICO.
- **24-Hour Emergency Roadside Service** for a minimal cost per month
- **Drive Safe Discounts** - the longer you drive safely, the more you will save

Call today to get a quote **1-800-515-1023 (Promo code - 2HCULT0150)** and to find out how much you could save with Farmers Insurance Hawaii.

*\*\*Average savings from information provided by new policyholders from 8/15/13 to 6/10/14 that shows what they saved by switching to Farmers Insurance Hawaii.*

## **HOLIDAY SCAM ALERT: You have Been Approved**

This scam is done over the phone. You get a call saying you've been approved for a great credit card. High limit, low interest rate - what more could you ask for? Of course, you want to jump on the deal so you go for it.



To process your new account the person on the phone needs to verify just a few things. **Your name, social security number, address, phone number and income.**  
**Don't fall for it.**

If you are ever pre-approved for a card, they'll send you something in the mail and **you'll need to call them**. No credit card company is going to call you over the phone asking for such personal information. Do yourself a favor. next time you get a call like this, tell the person you need a number where you can call them back. Call the authorities with the time of the call and give them the number. It's the only way to stop these credit card scams.

## **2016 HOLIDAY SCHEDULE**

Jan	01	Fri	Happy New Year!!! 2016
	18	Mon	Dr. Martin Luther King Jr. Day
Feb	15	Mon	Presidents' day
Mar	25	Fri	Prince Kuhio Day (State) & Good Friday (State)