

**Apply for a
Pre-Approved
Auto Loan**

SCHOFIELD FEDERAL CREDIT UNION

September 2016

MONEY  SENSE

“Federally insured by the National Credit Union Administration” (Accounts insured up to \$250,000)

DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending September 30, 2016. Dividends will be credited to your account on October 1, 2016

			APY
	Up	to	\$ 20,000.00
Share	\$ 20,000.01	to	\$ 40,000.00
Balance	\$ 40,000.01	to	\$ 100,000.00
	\$100,000.01	and more	

Share Draft **0.10%**

Certificates	1 year	0.75%
	2 year	1.00%
	3 year	1.25%

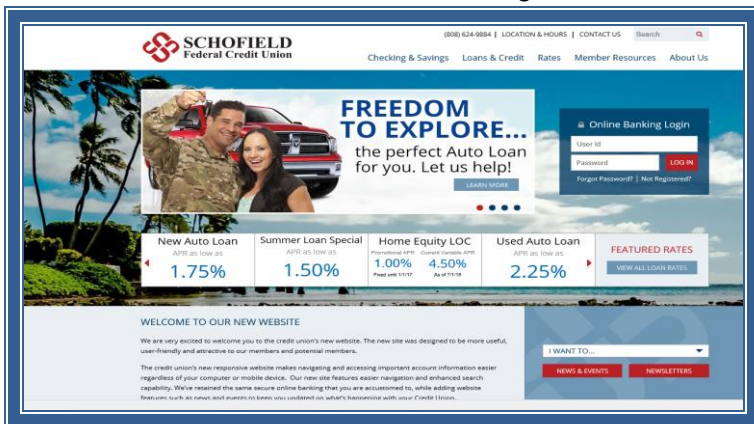
IRA Share Account - Min to earn Interest \$100	0.65%
IRA Certificate	1 year 1.00%
	2 year 1.25%

All certificates require a minimum balance of \$500.00.

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

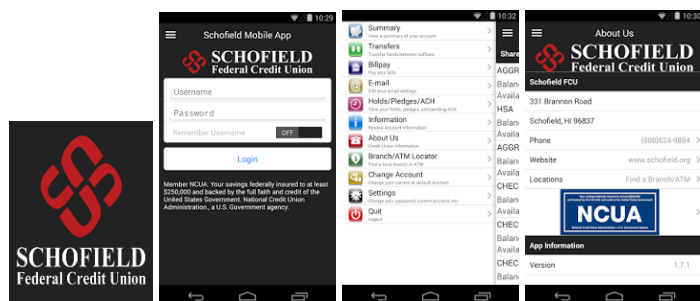
Check Out our New Website at:

www.schofieldfcu.org



Responsive and User-Friendly. We are very excited to announce the redesign of our website. Over the past few months, we have been working very hard on a complete overhaul to make our site easier to navigate, more user-friendly and mobile-compatible.

***Download our Mobile App today!!**



Celebrate International Credit Union Day with Schofield Federal Credit Union: “The Authentic Difference”



On October 20, 2016, Schofield Federal Credit Union will celebrate along with more than 56,000 credit unions around the world, International Credit Union Day (ICU Day), and the foundational principles that make credit unions unique.

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and returning all profits to members. This year’s theme is “The Authentic Difference,” a description of credit union’s cooperative structure and principles. Schofield FCU celebrates ICU Day because we believe banking should be principled.

On ICU Day, your credit union joins the more than 217 million credit union members around the world in celebrating the people-first principles that have helped lift people out of poverty and strengthen communities all over the globe.

We invite you to stop by the credit union for some refreshments and celebrate with us a movement that concerns itself with the financial success of all people.



***Make a deposit into your account anytime, anywhere! It’s fast and easy! Call the credit union for qualifying details.**



HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

October	10, 2016	Monday	Columbus Day
November	11, 2016	Friday	Veteran’s Day
	24, 2016	Thursday	Thanksgiving
December	26, 2016	Monday	Christmas
	31, 2016	Friday	New Year’s Eve (Close at 2pm)

LOAN SPECIALS

The Board of Directors has approved **low interest rates** for our members for the 4th quarter of the year. Call 624-9884 for loan specials. Let us help with your loan needs.



CONSUMER LOANS & BILL CONSOLIDATION LOANS

Holiday Loan Specials

As low as 1.50% APR*

Apply For a PRE-APPROVED Auto Loan

Knowing how much you can borrow will help you narrow down your choices & save time as you shop for your next set of wheels. Be ahead of the game when you find the right car. Call us at 624-9884

Receive a \$100 VISA Gift Card –



Let us finance your AUTOMOBILE LOAN

NEW car loans rates as low as
1.75% APR*

USED car loans rates as low as
2.25% APR*



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

**Promotion good until December 31, 2016*

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

HOME EQUITY LINE OF CREDIT LOANS

1.00% APR (Special Rate)

Limits up to \$250,000

(Current Variable Rate 4.50% APR)*

Fixed until July 1, 2017

Initial Advance \$10,000



Variable rate feature and the annual percentage rate and minimum payment can change semi-annually on January 1 and July 1. 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 or education. The 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 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.



SAVE THE DATE

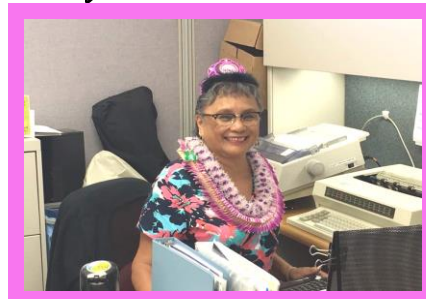


65th Annual Meeting Luncheon

Saturday, March 11, 2017

Hale Koa Hotel – Banyan Tree Showroom

Happy Retirement, Donna!



For the past 16 years, Donna Hatco has worked as the Administrative Assistant for Schofield FCU. As of August 1, 2016, she has stepped into a new journey in her life called "Retirement". We wish her Congratulations and Best Wishes on her next adventure! Mahalo for your service!



Members Save with Sprint

How would you like valuable savings on monthly wireless data bills? You get all that and more thanks to Schofield Federal Credit Union and Sprint's Credit Union Member Discount.

There are two ways to save with Sprint:

Members

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC_ZZM**

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify your credit union membership:

1. Free Love My Credit Union Rewards app for Android and/or iPhone.
 - iPhone users find it at the **App Store**.
 - Android users find the app in **Google Play**.
 - Search for "Love My Credit Union Rewards."
2. You will be prompted to black out all confidential information within the app.
3. Fill out and fax the Sprint Verification Form (<http://www.lovemycreditunion.org/sprint>) and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
4. Visit www.sprint.com/verify from a mobile device.
5. Sign up for Sprint's AutoPay using your credit union checking account or credit union debit/credit card: <http://www.sprint.com/>.

To learn more about the Sprint Credit Union Member Discount today, visit LoveMyCreditUnion.org/Sprint.