

MONEY  SENSE

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

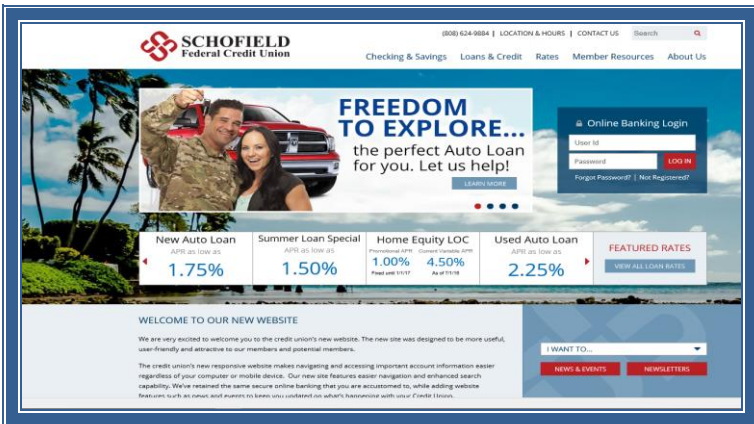
DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending December 31, 2016. Dividends will be credited to your account on January 1, 2017.

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

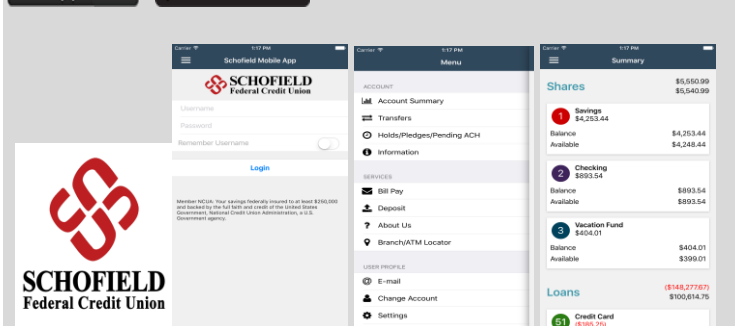
All certificates require a minimum balance of \$500.00.
 *All rates expressed as Annual Percentage Yield & subject to change.
 Please call for current rates

Manage Your Account Online at
www.schofieldfcu.org



It's simple and easy to manage your account online. You can view account balances, transfer funds, make a loan payment, pay your bills with a checking account thru Billpay, and much more.

*Download our New Mobile App today or call us to get started!



February 27 – March 4, 2017

Military Saves, a component of the nonprofit America Saves and a partner in the Department of Defense's Financial Readiness Campaign, seeks to motivate, support, and encourage military families to save money, reduce debt, and build wealth. The research-based campaign uses the principles of behavioral economics and social marketing to change behavior. Military Saves encourages all servicemembers, their families, and civilian employees to take the **Military Saves pledge** and for organizations to promote savings year-round and during Military Saves Week.

Savers who take the pledge can opt to receive a monthly e-newsletter from Military Saves, as well as a quarterly e-newsletter from America Saves. Military Saves also works with FINRA Investor Education Foundation, the defense credit unions, military banks and other non-profit organizations to promote savings and debt reduction.

Military Saves is a year-round campaign and provides savings themed resource packets available to organizations throughout the year. Visit the credit union to make the pledge or go online to www.militarysaves.org.



Wishing you a Joyous Holiday Season and a Prosperous New Year in 2017. From The Staff and Board of Directors.

2017 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

January	02, 2017	Monday	New Year's Day
	16, 2017	Monday	Martin Luther King Jr. Day
February	20, 2017	Monday	Presidents' Day
March	27, 2017	Monday	Prince Kuhio Day



65th Annual Meeting Luncheon
Saturday, March 11, 2017
10:30am

Hale Koa Hotel – Banyan Tree Showroom Tickets go on sale **January 3, 2017. \$35 Members / \$40 Guests** ****Entertainment & Door Prizes****

We hope to see you there!

LOAN SPECIALS

The Board of Directors has approved **low interest rates** for our members for the 1st quarter of the year. Call 624-9884 for loan specials. Let us help with your loan needs.



CONSUMER LOANS & BILL CONSOLIDATION LOANS

New Year Loan Specials
As low as 1.99% 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 2016 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 March 31, 2017*

**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 January 1, 2018

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.



Coming in January!
Checks by:



MAIN STREET



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

Farmers Insurance Hawaii and Schofield FCU have teamed up to provide an exclusive auto insurance program for credit union members. Schofield FCU members could save hundreds of dollars on their auto insurance. Credit Union Members who switch from their current auto insurance carrier can save an average of **\$457** a year with Farmers Insurance Hawaii. **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 low cost per month
- **DriveSafe Discounts** — the longer you drive safely, the more you will save

Call the special credit union line at **800-515-1023** and use Promo Code: **2HCULTO150** for a free auto quote to see how much you could save with Farmers Insurance Hawaii.

**Average annual savings from information provided by new policyholders from 8/15/13 to 6/10/14 which showed that they saved by switching to Farmers Hawaii.*

4 Ways to Save More Money in the New Year

Even if saving has never been your thing and money is tight, the coming of a new year is an opportunity to change old financial habits. Here are some ways to become a more efficient saver.

1. Budget

Budgeting helps you organize your finances so you have money left over to save each month. It may seem laborious, but budgeting doesn't have to be hard. Mobile apps cut a lot of the work and can help you track spending throughout the month.

2. Pay yourself first

Firmly commit to making a savings deposit monthly, even if you can only afford a small amount. Do this before paying your other bills.

3. Automate

If you're not confident your resolution will stick or you want to simplify the process, automate your savings deposits. That way, a portion of your paycheck will automatically go to your savings account, or an amount you choose will be transferred from your checking to savings account each month. You won't miss money that was never in your hands in the first place.

4. Make your money work harder

Compound interest is the interest paid on the interest your money earns in an account, and it allows your principal balance to grow faster. To fully benefit from compound interest, consider opening a high-yield savings account or a certificate of deposit that offers higher rates than the average savings account. The benefits of saving kick in very quickly and only get better with time. A solid cushion in the bank protects you during emergencies and provides the means to travel, buy a home, get an advanced degree, or pursue whatever other dreams you may have.

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