

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 March 31, 2017. Dividends will be credited to your account on April 1, 2017.

			APY
Share Balance	Up	to \$ 20,000.00	0.10%
	\$ 20,000.01	to \$ 40,000.00	0.20%
	\$ 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%

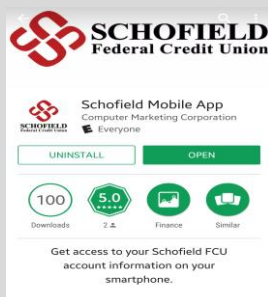
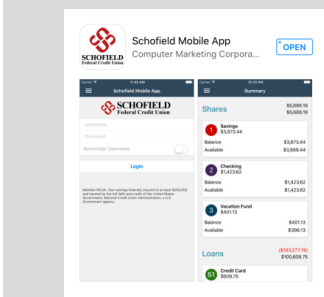
All certificates require a minimum balance of \$500.00.
 All rates expressed as Annual Percentage Yield & subject to change. Please call for current rates or more information. **SFCU may match certificate rates offered by another Hawaii based financial institution. Subject to verification.

Manage Your Account Online at
www.schofieldfcu.org



It is 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 Mobile App today or call us to get started!



CHAIRMAN'S REPORT

(65th Annual Meeting Luncheon 3/11/17)

WELCOME! According to the Chinese Lunar Calendar, January 28, 2017 began the year of the Fire Rooster. Those born in the year of the Rooster are sociable, well dressed, confident, and proud. Are you a Rooster? This is your year!

The past year was another productive year for your Credit Union. One of the major projects was the conversion to the new updated compliant Diebold ATM's. We hope the conversion was seamless with no interruptions to accessing your money. The new machines provide more security with the EMV chip reader.

Do you like the convenience of being able to use your cell phone to do your banking? Mobile banking is a service that provides another alternative to your banking needs. If you are not already using this service, check it out. Also, several years ago we introduced Bill Pay and hopefully this is a service that you are finding easy to use to pay your bills without the hassle of writing a check and paying for postage to mail the payment. This is just another convenience that your Credit Union offers.

Although we are a small credit union, we offer a wide array of products and services. Please take advantage by using all of the services offered and if you are not aware of the services, simply ask any of our staff. They can really help to make your financial life easy.

We have a new Board member, Steve Takekawa. Steve was designated to fill the vacant position when Board Member Larry Tanaka decided to serve on our Supervisory Committee. Thank you Larry for your valuable service and welcome to Steve who brings expertise and insight to our Board of Directors.

-Ariel Chun, Chairman

Board of Directors		Supervisory Committee	
Ariel Chun	Chairman	Donna Hatico	Chairman
Henry Pascua	Vice Chairman	Leonard Sumile	Member
Steve Takekawa	Secretary	Larry Tanaka	Member
Renfred Frias	Treasurer		
Gary Yonamine	Director		

Grand Prize Winners at the 65th Annual Meeting Luncheon
Congratulations to our Winners!



Mrs. Mabel Okubo, Winner of \$1000
Hawaiian Airlines Gift Card



Macilyn Ascencio, Winner of
a Samsung 55" inch Curved
HD TV



Thank you for attending our Annual Meeting...See you next year!

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

As low as 5.50% 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
2.75% 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 June 30, 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 5.00% APR*)

Fixed until July 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.



2017 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

May	29, 2017	Monday	Memorial Day
June	12, 2017	Monday	King Kamehameha Day
July	04, 2017	Tuesday	Independence Day



Get a \$100 Cash Reward for Every New Line

This new exclusive cash rewards offer is our best one EVER! Now, as a SFCU member, you can

earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

SFCU Promotes Military Saves Account



Left: Member Kumarasiri Wijetunga poses with Operations Manager Brandi Nakata after taking the Pledge. Mr. Wijetunga also won the \$50 Gift Card drawing.

Right: SFCU Staff promote its Military Saves Account during Military Saves Week.



APRIL IS NATIONAL CREDIT UNION YOUTH MONTH

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why Schofield FCU believes in educating our youth to develop good saving habits.



Schofield FCU is joining credit unions around the nation to encourage our youth to "Give a Hoot About Saving". The use of the owl in this year's theme is to help symbolize the wisdom in learning to save for one's future goals. Be Wise. Save.