

DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending June 30, 2017. Dividends will be credited to your account on July 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 or more information.**SFCU may match certificate rates offered by another Hawaii based financial institution. Subject to verification.

GOT CHECKING? Pay & Manage Your Bills Online at

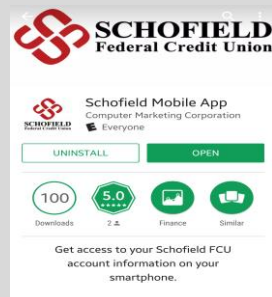
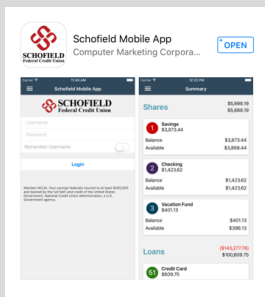
www.schofieldfcu.org



Paying bills is easy and convenient with Online Bill Pay. Simply log in to Online Banking to access Bill Pay. You can establish recurring payments or make one-time

only payments. You can also subscribe to eAlerts for notification when bills are coming due. Online Bill Pay is a secure way to receive, pay and track all of your bills online – avoiding the need to write checks, mail bills or buy stamps. Simply schedule your payments and **the funds are withdrawn from your Checking Account** on the date you have chosen for the bill to be paid. Call us to get started now!

Download our Mobile App today!



How Debit Card Fraud Happens — and How to Avoid It

For many people, debit cards are the perfect plastic. They offer most of the conveniences of credit cards with no risk of accumulating debt. But like credit cards, debit cards are vulnerable to rip-off artists. And debit card fraud is particularly scary because thieves can withdraw money directly from your checking account. Here's how debit fraud happens and how to protect yourself.

How Identity Thieves Operate

Debit card fraud can be sophisticated or old-school. Thieves use techniques including:

- **Hacking.** When you bank or shop on public Wi-Fi networks, hackers can use keylogging software to capture everything you type, including your name, debit card account number and PIN.
 - **Phishing.** Be wary of messages soliciting your account information. Emails can look like they're from legitimate sources but actually be from scammers. If you click on an embedded link and enter your personal information, that data can go straight to criminals.
 - **Skimming.** Identity thieves can retrieve account data from your card's magnetic strip using a device called a skimmer, which they can stash in ATMs and store card readers. They can then use that data to produce counterfeit cards. EMV chip cards, which are replacing magnetic strip cards, can reduce this risk.
 - **Spying.** Plain old spying is still going strong. Criminals can plant cameras near ATMs or simply look over your shoulder as you take out your card and enter your PIN. They can also pretend to be good Samaritans, offering to help you remove a stuck card from an ATM slot.
- Smart Ways To Protect Yourself**
 Adopt these simple habits to greatly reduce your odds of falling victim to debit card fraud:
- **Be careful online.** Shop and bank on secure websites with private Wi-Fi. If you must shop or bank in public, download a virtual private network to protect your privacy.
 - **Monitor your accounts.** Review your statements and sign up for text or email alerts so you can catch debit card fraud attempts early.
 - **Don't ignore data breach notifications.** The majority of identity theft victims received warnings that their accounts might have been breached but did nothing. If you get one of these messages, change your PIN and ask your provider to change your debit card number. You can also ask one of the major credit card bureaus to place a fraud alert on your file.
 - **Inspect card readers and ATMs.** Don't use card slots that look dirty or show evidence of tampering, such as scratches, glue or debris. And steer clear of machines with strange instructions, such as "Enter PIN twice."
 - **Cover your card.** When using your debit card or typing your PIN at an ATM, block the view with your other hand. Go to a different location entirely if suspicious people are hanging around the ATM, and if your card gets stuck, notify the financial institution directly rather than accepting "help" from strangers.

Even if you've taken precautions, debit card fraud can still happen. If your card gets hacked, don't panic. Tell your bank or credit union right away so you won't be held responsible for unauthorized charges, and file a complaint with the Federal Trade Commission.

LOAN SPECIALS

The Board of Directors has approved **low interest rates** for our members for the 3rd 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 September 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

July	04, 2017	Tuesday	Independence Day
August	18, 2017	Friday	Admission's Day
September	04, 2017	Monday	Labor Day



Pesky Potholes.

The transition between seasons can often include navigating a bumper crop of potholes – craters of varying sizes that form in roads after water seeps in. Pothole damage accounts for nearly 500,000 vehicle insurance claims every year. Farmers Insurance recommends the following tactics to help avoid potholes:

Slow down and anticipate potholes. Driving more slowly can improve your reaction time and can generally reduce the magnitude of damage that occurs if you hit a pothole.

Don't tailgate. Leaving more room between your vehicle and the car ahead of you is always a good idea. But this strategy comes in very handy at the height of pothole season because you are more apt to spot and safely navigate around a pothole.

Watch out for masked potholes. After a rainstorm, potholes can fill with water, making them harder to notice and their depth difficult to judge. When in doubt, safely avoid mysterious puddles.

When it comes to insurance, membership has its benefits! Farmers Insurance Hawaii offers an auto insurance program with exclusive Credit Union rates for Schofield FCU members. Please call today to get a quote at 1-800-597-5994 and to find out how much you could save with Farmers Insurance Hawaii.



Elections of Officials for your Credit Union's Board of Directors will be held during the month of March 2018. Any interested member must be at least 18 years of age, desiring to seek election to a two-year term as a Director, please submit the “cut-out” below to: Nomination Committee, Schofield FCU, P.O. Box 860669, Wahiawa, Hawaii 96786. Applications must be received no later than September 30, 2017.

NAME: _____

ACCOUNT NUMBER: _____

PHONE NUMBER: _____

Please enter my name as a candidate for election to the Board of Directors of Schofield Federal Credit Union. I understand that this is a volunteer position for a two-year term of office.