

Apply for a
Pre-Approved
Auto Loan

SCHOFIELD FEDERAL CREDIT UNION
MONEY  SENSE

September 2017

“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, 2017. Dividends will be credited to your account on October 1, 2017.

				APY
Share Balance	Up	to	\$ 20,000.00	0.10%
	0,000.01	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	6 mos			0.75%
	1 year			1.00%
	18 mos			1.10%
	2 year			1.25%
	3 year			1.50%
	4 year			1.75%
5 year			2.00%	
IRA Share Account	– Min to earn Interest \$100			0.65%
IRA Certificate	1 year			1.25%
	2 year			1.50%

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.

HOLIDAY LOAN SPECIAL

The Board of Directors has approved a Holiday Loan Special for our members for the 4th quarter of the year. Call 624-9884 to speak with a loan officer. Let us help you with your Christmas Shopping.



As low as 1.99% APR for 12 mos
2.49% for 18 mos
2.99% for 24 mos

*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.

2017 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

October	09, 2017	Monday	Columbus Day
November	10, 2017	Friday	Veteran's Day
November	23, 2017	Thursday	Thanksgiving
December	25, 2017	Monday	Christmas Day



GO GREEN?

**ONLINE BANKING NEW LOOK AND
E-STATEMENTS NOW AVAILABLE!**

We've updated our online banking look to be more user friendly and mobile friendly. Login to see the new look and feel! Also, you can now sign up to receive your statements electronically. You get your statements faster, it's more secure than receiving paper statements, and you're helping protect the environment. It's easy to stay connected to Schofield FCU now more than ever. With all our online and mobile banking services, we can continue to serve you wherever you go.

Download our Mobile App today!

Available on the **App Store** | **ANDROID APP ON Google play**

The MasterCard Debit Card with chip technology is here.



~ You should be receiving one in the mail.

The new **Debit card** comes with a Smart Chip that provides enhanced security for your protection. The security feature makes the new **Debit card** extremely difficult to counterfeit. Your new **Debit card** provides extra levels of security and is easy to use. The new **Debit card** has the usual magnetic strip on the back so you can continue using your card at ATMs and anywhere that accepts MasterCard.

Easy to use, Convenient and SAFE!

Call us now to get your new MasterCard Debit Card.

**Celebrate International Credit Union Day with
Schofield Federal Credit Union:
“Dreams Thrive Here”**



On October 19, 2017, Schofield Federal Credit Union will celebrate along with more than 68,000 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, “Dreams Thrive Here,” celebrates how credit unions and other financial cooperatives serve as catalysts to make different professions, personal choices and career paths real. Schofield FCU celebrates ICU Day because we believe banking should be principled.

On ICU Day, your credit union joins the more than 231 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.

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 December 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 5.25% APR*)

Fixed until January 1, 2019

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.



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.