

Apply for a
Pre-Approved
Auto Loan

SCHOFIELD FEDERAL CREDIT UNION

December 2017

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, 2017. Dividends will be credited to your account on January 1, 2018.

				APY
Share	Up	to	\$ 20,000.00	0.10%
	0,000.01	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%
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Certificates			APY
	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.

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
2.99% APR*



If you purchased a 2017 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

*Refinancing of existing Schofield FCU loans are not eligible.

*All loan rates expressed include a 25 basis point rate reduction with automatic payment.



Wishing you a Joyous Holiday Season and a Prosperous New Year in 2018. From The Staff and Board of Directors.



66th Annual Meeting Dinner

Saturday, March 17, 2018 5:00pm
Honolulu Country Club

Tickets go on sale January 2, 2018.
\$35 Members / \$50 Guests
Entertainment & Door Prizes
We hope to see you there!

HOME EQUITY LINE OF CREDIT LOANS

as low as **1.00% APR*** (Special Rate)

Limits up to \$250,000

(Current Variable Rate 5.50% 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.

*All loan rates expressed include a 25 basis point rate reduction with automatic payment.



2018 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

January	01, 2018	Monday	New Year's Day
January	15, 2018	Monday	Martin Luther King Jr. Day
February	19, 2018	Monday	Presidents' Day
March	26, 2018	Monday	Prince Kuhio 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.



Save on TurboTax, the smarter way to get your taxes done right

As a member of **Schofield Federal Credit Union**, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Searches over 350 deductions.** TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

Start TurboTax today and save!

Disclaimer

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

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February 26 – March 3, 2018

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.



THIS HOLIDAY SEASON, WE'RE GIVING YOU A LITTLE EXTRA DOUGH.

Preheat the oven because this holiday season Schofield FCU members can get extra dough. Get \$100 for every new line you activate with Sprint!

Give the gift of a phone and new line activation with Sprint.

INSTRUCTIONS

Step 1: Make your dough

- Get **\$100** as a benefit of credit union membership for every new line you activate with Sprint.
- Current Sprint customers receive a **\$50 cash reward** for every line transferred into Sprint Credit Union Member Cash Rewards.
- You'll receive a **\$50 loyalty cash reward** every year for every line.

Step 2: Bake it

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union

Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Step 3: Enjoy!

Visit LoveMyCreditUnion.org/Dough to learn more and get started