


**Apply for a
Pre-Approved
Auto Loan**

SCHOFIELD FEDERAL CREDIT UNION
MONEY  SENSE
 Federally insured by the National Credit Union Administration
 (Accounts insured up to \$250,000)

March 2018

DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending March 31, 2018. Dividends will be credited to your account on April 1, 2018.

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

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.

CHAIRMAN'S REPORT

(66TH Annual Meeting Dinner March 17th)

Happy New Year. On February 16, 2018, we welcomed the Year of the Dog. According to the Lunar calendar which has a 12 year cycle, those born in the Year of the Dog are Honest, Faithful and Loyal. Dogs are also Generous but Stubborn. Are you born in the year of the Dog?

Your Credit Union continues to remain a strong financial institution and thank you for your business and support. Our staff participated in numerous community projects including an Education Fair at Leilehua High School. We continue to be a participant in the monthly on base Newcomers Sessions.

In an effort to provide our techy members with more convenience, your Credit Union continues to offer on-line and smart phone products. We still love to see our members so our branch has convenient office hours and if you are not able to visit our office, we are a part of the Shared Branch system. Not familiar with Shared Branching, visit or call us to get more information.

It is a pleasure serving as your Chairman. I thank all of you for your loyalty and your membership. I also thank my fellow board members and all the volunteers who serve unselfishly and give of their time and expertise. I believe we have the best management team and staff in the financial industry so call on them to help you with your questions or any assistance you may need.

-Ariel Chun, Chairman

<u>Board of Directors</u>		<u>Supervisory Committee</u>	
Ariel Chun	Chairman	Dolores Newcomb	Chairman
Donna Hatico	Vice Chairman	Leonard Sumile	Member
Steve Takekawa	Secretary	Larry Tanaka	Member
Renfred Frias	Treasurer		
Gary Yonamine	Director		

Grand Prize Winners at the 66th Annual Meeting Dinner
Congratulations to our Winners!

***Ms. Nancy Mindoro , Winner of \$500
Hawaiian Airlines Gift Card***

Mr. Aeryk Hatico, Winner of an Echo Show

2018 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

March 26, 2018	Monday	Prince Kuhio Day
May 28, 2018	Monday	Memorial Day
June 11, 2018	Monday	Kamehameha Day
July 4, 2018	Wednesday	Independence Day

HOME EQUITY LINE OF CREDIT LOANS

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

Limits up to \$250,000

(Current Variable Rate 5.75% APR*)

Fixed until July 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.*



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. Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The BENefits of membership keep getting better! Right now, SFCU members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Reliability

You can also enjoy the reliability of Sprint's network, which now beats T-Mobile and performs within 1% of AT&T & Verizon*. And, a great price for fully featured Unlimited.

What you get:

- Members get a **\$100** cash reward 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 Reward
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

How you get it:

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 rewards directly deposited into your credit union account.

Sign up today to discover the cash BENefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!

LEGAL: FPO

**Claim based on Sprint's analysis of latest Nielsen drive test data for average network reliability (voice & data) in top 106 markets.*



APRIL IS NATIONAL CREDIT UNION YOUTH MONTH



To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often. Then help them open a savings account at Schofield

FCU. You can open an account with as little as \$1.00. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow. Encourage our youth to learn about "The science of saving".