



MONEY SENSE

Federally insured by the National Credit Union Administration
(Accounts insured up to \$250,000)

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DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending December 31, 2018. Dividends will be credited to your account on January 1, 2019.

	Up	to	\$	APY
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		APY
	6 mos	1.25%
	1 year	1.50%
	18 mos	1.60%
	2 year	1.75%
	3 year	2.00%
	4 year	2.25%
	5 year	2.50%

IRA Share Account – Min to earn Interest \$100	0.65%
IRA Certificate	
	1 year 1.75%
	2 year 2.00%

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.

67th Annual Meeting Dinner
Saturday, March 23, 2019 5:30pm
Pearl Country Club
Tickets go on sale January 2, 2019.
\$30 Members / \$50 Guests
Entertainment & Door Prizes



2019 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

January 01, 2019	Tuesday	New Year's Day
January 21, 2019	Monday	Martin Luther King Jr. Day
February 18, 2019	Monday	Presidents' Day
March 26, 2019	Tuesday	Prince Kuhio Day



Wishing you a Joyous Holiday Season
and a Prosperous New Year in 2019.
From The Board of Directors
and Staff



February 25 – March 2, 2019

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.

Visit the credit union to make the pledge or go online to www.militarysaves.org for more information.

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 2018 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.

HOME EQUITY LINE OF CREDIT LOANS

1.25% APR (Special Rate)

Limits up to \$250,000

(Current Variable Rate 6.50% APR*)

Fixed until July 1, 2020

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.



LET'S MAKE A NEW YEAR'S RESOLUTION WORTH KEEPING

Wherever you are on the road to financial freedom, we all could benefit from setting new goals that will put us in a better place financially than where we stand today. With that in mind, let's set ourselves up for financial success by setting (and achieving) one or more goals. Here are a few suggestions, but maybe you already have something in mind that is especially important for your own situation. **YOU CAN DO IT!**

- ★ Make a Budget and Stick to it
- ★ Start Emergency Fund
- ★ Pay off Debt
- ★ Build Emergency Fund
- ★ Invest
- ★ Save for College
- ★ Save for a Home
- ★ Pay off Mortgage
- ★ Build Wealth
- ★ Give to Charity



THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

Schofield FCU members get **\$100 per line in cash rewards** for every new line activated with **Sprint®** — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.



ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

C'mon and get happy!

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.

Take advantage of this limited time offer today!
Visit LoveMyCreditUnion.org/Happy to learn more.





Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund.

And, as a credit union member you can **save up to \$15** on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!