



SCHOFIELD FEDERAL CREDIT UNION

March 2019

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 March 31, 2019. Dividends will be credited to your account on April 1, 2019.

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	1.25%
	1 year	1.50%
(\$500 Minimum Balance required)	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 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!

Shop for your next automobile with a Peace Of Mind! Knowing how much you can borrow will put you ahead of the game.



*Let us finance your Auto Loan and
Receive a \$100 Visa Gift Card*



NEW Auto loan rates as low as 1.75% APR*
USED Auto loan rates as low as 2.75% APR*

Paying a high interest rate on your automobile?
Give us a call at 624-9884; we may be able to save you money!

**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

(67th Annual Meeting Dinner March 23rd)

Welcome, to the Lunar New Year of the Boar. In general, the boar is a happy, resilient animal, affectionate and kind to loved ones. Known to be shy but short-tempered, boars appreciate fine art and good food. Those born in the year of the Boar should be open to an interesting year with both stability and change. Other years of the Boar: 1923, 1935, 1947, 1959, 1971, 1983, 1995, 2007.

Your Credit Union continues to be active in the community by providing Financial Literacy on base and also at Leilehua High School. Throughout the year, our staff encourages members to save systematically and promotes Military Saves Week which was designated from February 25 to March 2 for this year.

Your Credit Union will also be moving to the former First Hawaiian Bank location on base in the near future. This Larger office will provide management and staff the ability to expand on products and services. We are looking forward to this exciting move.

It is through your loyalty and support, our member owners, and the dedication and hard work of our staff and volunteers that your Credit Union remains a very viable financial choice. Thanks to all of you for your continued support. Wishing you a most successful 2019.

-Ariel Chun, Chairman

Board of Directors

Ariel Chun Chairman
Donna Hatico Vice Chairman
Steve Takekawa Secretary
Renfred Frias Treasurer

Supervisory Committee

Dolores Newcomb Chairman
Leonard Sumile Member
Larry Tanaka Member
Gary Yonamine Director

Congratulations to our 67th Annual Membership Meeting Winners!

Mr. Kimo Nakata, Winner of \$600
Hawaiian Airlines Gift Card

Mr. Solomon Dupont, Winner of a
Ring (Home Security Camera)

2019 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

April 19, 2019	Friday	Good Friday
May 27, 2019	Monday	Memorial Day
June 11, 2019	Tuesday	Kamehameha Day
July 4, 2019	Thursday	Independence Day

HOME EQUITY LINE OF CREDIT LOANS as low as 1.50%APR*

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 are subject to loan approval. Rates, terms and conditions are subject to change without notice.*

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



We do business in accordance with the Federal Fair Housing law and the Equal Credit Opportunity Act.



Beat the Tax Deadline and Save up to \$15 on TurboTax

Have you filed your taxes yet? You can still easily beat the April 15th deadline and get your maximum refund with TurboTax®. Take advantage saving up to \$15 off TurboTax for **Schofield Federal Credit Union** members! **To access the member discount, click on the TurboTax web banner located on your credit union's website. Start today and save!**

- **TurboTax has you covered.** TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- **Real CPAs review your return.** With TurboTax Live, you can even talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

Start TurboTax today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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 **\$100** 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 **\$100** cash reward for every line transferred into Sprint Credit Union Member Cash Reward
- Plus, get a **\$100** 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.



The Future is Yours

≥ Picture it! ♥ Save for it! + Share it! ≤

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 would like to have someday and post the images where they will see it 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.