



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

June 2019

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 June 30, 2019. Dividends will be credited to your account on July 1, 2019.

APY

	Up	to		
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.*

***SFCU may match certificate rates offered by another Hawaii based financial institution. Match approval is subject to verification. Please call for current rates or more information.*

Apply for a PRE-APPROVED Auto Loan!

Shop 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.*

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 January 1, 2021

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 maybe 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.

2019 HOLIDAY SCHEDULE

Credit Union observes all State & Federal Holidays

July 4, 2019	Thursday	Independence Day
August 16, 2019	Friday	Admission's Day
September 2, 2019	Monday	Labor Day
October 14, 2019	Monday	Columbus Day
November 11, 2019	Monday	Veteran's Day
November 28, 2019	Thursday	Thanksgiving Day
December 24, 2019	Tuesday	*Close @ 12:00pm
December 25, 2019	Wednesday	Christmas
December 31, 2019	Tuesday	*Close @ 2:00pm

2020 HOLIDAY SCHEDULE

January 1, 2020 Wednesday New Year's Day



MAXIMIZE YOUR SUMMER VACATION BUDGET

1. Shop online to find the best rates for plane tickets, hotel rooms, or car rentals. Take advantage of military or Kama'aina discounts.
2. If you're in Hawaii, why not plan a staycation. You can cut out the cost of airfare by exploring the fun things to do on the island.
3. Check out the local attractions. There are a lot of activities or concerts that are free to attend. Check out the State Fair or check with your base for discounts on movies, theater, water park, and other local attractions.
4. Remember that there are many things you can do that don't cost any money at all, especially in Hawaii. Go for a hike, use the gym and recreational facilities on base, relax at the beach, or go for a picnic. Spending time with those you love without spending extra money can sometimes bring bigger rewards than an expensive splurge.
5. Traveling on weekdays may be less expensive. If you have flexible travel days, you may find better deals on airfare and hotels.
6. Take advantage of your rewards program. Review your accounts or combine multiple ones to maximize your rewards. If you don't have any rewards points now, there are several free programs that will help you build up points, so you can plan for next year.
7. Check out the Hawaii Family and Morale, Welfare, and Recreation website, www.hawaii.armymwr.com. There are tons of activities and programs for you and your family.

Remember that it's never too late to start saving for your next vacation. You don't want to take on debt for a vacation that may cause longer-term problems, so it's always a good idea to start saving now!



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 will 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.

Become A Volunteer

Election of Officials for the Credit Union's Board of Director's will be held on April 4, 2020. Any member interested in volunteering on the Schofield Federal Credit Union Board must be at least 18 years of age and desiring a two-year term as a Director. Please submit a letter of interest to:

Nomination Committee
Schofield FCU, P.O. Box 860669
Wahiawa, Hawaii 96786.

Deadline to receive request is September 30, 2019.