



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

Sept 2019

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

Follow us @



HOME EQUITY LINE OF CREDIT LOANS

as low as 1.50%APR*

Fixed until January 1, 2021

Current Variable Rate 6.00% APR

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.)

***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

We observes all State & Federal Holidays

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
January 1, 2020	Wednesday	New Year's

Financial Wellness

LIVE WITHIN YOUR MEANS!

Understanding your monthly money flow could be your first step to a healthier financial living.

We know that money earned is referred to as income, and payments made to creditors are known as debt.

Dividing all your monthly income by your total monthly debt payments, you will get what is called a debt ratio.

A debt ratio is an indication of your financial risk level. To avoid a financial crisis, try to maintain a ratio of 40% or less.

Let us see what a little bit of pixie
dust can do for you!



NEW Auto loan rates as low as 1.75% APR*

USED Auto loan rates as low as 2.75% APR*



Receive a \$100 Visa Gift Card when we
finance your new auto.

Give us a call at 808-624-9884.

*Refinancing of existing Schofield FCU loans are not eligible. All loan rates expressed include a 25 basis point rate reduction with automatic payment.

DIVIDEND NEWS

The Board of Directors declared dividends for the quarter ending September 30, 2019. Dividends will be credited to your account on October 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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Military Saves (Allotment required)	1.00%
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Certificates (\$500 Minimum Balance required)	6 mos.	1.25%
	1 year	1.50%
	18 mos.	1.60%
	2 year	1.70%
	3 year	1.80%
	4 year	1.90%
	5 year	2.00%

IRA Shares (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.*

**No Overspending, No Surprises,
Just Load & Go with our Reloadable Prepaid,
or Gift Cards!**



**Manage your account anywhere, anytime with
the MetaWallet Mobile App.**

Call us for more information at 808-624-9884.



Switch to Sprint and get:
\$100 CASH with your first line



\$100 CASH with your second line



Lines 3, 4 and 5 FREE on Unlimited Basic



\$100 Annual Loyalty Cash Reward



25% off select accessories in Sprint stores

Sprint works for me™



**You can save an average of \$385 on auto insurance with
Farmers Insurance Hawaii!**

**As a Credit Union member, here's why you should switch to
Farmers Insurance Hawaii for your auto insurance needs:**

- Discount rates on auto insurance for being a Credit Union member.
- Discount on auto insurance if you own a home or condo.
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii.
- Local claims servicing and 24/7 claims assistance.

**Call the Credit Union member sales and service line at
800-515-1023. Promo Code: 6FMCUA**

*** Average savings from information provided by new
policyholders from 6/1/17 to 6/1/18 which showed that
they saved by switching to Farmers Hawaii.**

**Insurance underwritten by 21st Century Centennial
Insurance Company. GCUL-Ad-25-0119**