



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

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

Sept 2020

Follow us @



INSPIRING HOPE



— FOR A —
GLOBAL
COMMUNITY™

Celebrate 72nd Anniversary of International Credit Union Day!

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The not-for-profit cooperative spirit has led to life-changing opportunities for people all over the world, recognizing that credit union's are truly, "people helping people".

Stop by our office on
Thursday, October 15, 2020
and receive a member
appreciation gift*.

*While supplies last.

THE SMART, SECURE WAY TO TRAVEL



TRAVEL CARD



Hello, freedom

LEARN MORE >>

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.

Upcoming Holidays

We observe all State & Federal Holidays

October 12 th	Monday	Columbus Day
November 11 th	Wednesday	Veterans Day
November 26 th	Thursday	Thanksgiving Day
December 24 th	Thursday	Close 12:00pm
December 25 th	Friday	Christmas
December 31 st	Thursday	Close 2:00pm
January 1 st	Friday	New Year's

Home Improvements?

Start with a Home Equity Line of Credit

Starting as low as **1.00% APR** Fixed until January 1, 2022

- No application fee
- No closing cost in most cases



Current Variable Rate 4.25% 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*.

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.



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 with new auto financing

***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, 2020. Dividends will be credited to your account on October 1, 2020.

SHARE	APY
BRANCH Up to \$20,000	0.10%
\$20,000.01 to \$40,000	0.15%
\$40,000.01 to \$100,000	0.20%
\$100,000.01 & up	0.25%

SHARE DRAFT	APY
	0.05%

MILITARY SAVES	APY
(Allotment Required)	1.00%

CERTIFICATES	TERM	APY
(\$500 Minimum Required)		
	6 Months	0.40%
	12 Months	0.45%
	18 Months	0.50%
	2 Years	0.70%
	3 Years	0.85%
	4 Years	0.90%
	5 Years	1.00%

IRA SHARES	TERM	APY
(\$500 Minimum Required)		
		0.65%
IRA CERTIFICATES	12 Months	1.50%
	2 Years	1.75%

Minimum balance of \$500.00 required for all certificates. All rates expressed as Annual Percentage Yield & subject to change without notice.

Schofield Federal Credit Union may match certificate rates offered by another Hawaii based Financial Institution. Rate match subject to verification.

**Call our office today for more information
(808) 624-9884**