



# SCHOFIELD FEDERAL CREDIT UNION MONEY SENSE

December 2020

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

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## Happy Holidays

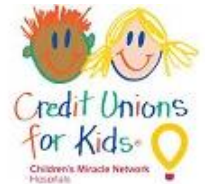
From Board of Directors  
and Staff



**Sign up for AIL Plus today at no cost!**

Members can save 10% to 85% on healthcare products and services from thousands of providers nationwide.

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Mahalo to all who participated in our recent fundraiser that ran from October thru the end of November. 100% of your generous donations were sent directly to Kapi'olani Children's Miracle Network to help keiki's and their families like the Cabales 'Ohana.

The Cabales is a military family stationed here on O'ahu. When their son Xander was 7 years old, he was taken to the PICU at Kapi'olani after spiking a fever and breaking out in a severe rash all over his body. There he was diagnosed with toxic epidermal necrolysis (TEN), a potentially life-threatening disorder that required care from an entire team of pediatric specialists. Due to the infection, he lost 60 percent of his skin and needed to spend four weeks on life support.



"When I woke up from my coma, I was scared because I couldn't see and I had all of these tubes in my arms, and I was mad because I could no longer move on my own," recalls Xander, now 14 years old.

His health continued to improve, but Xander had to relearn how to hold his head up, sit, walk, talk and eat. After another month of therapy, Xander was able to go home.

Thank you for helping families like the Cabales 'Ohana across the state and Pacific region.



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# Home Equity Line of Credit

**Fixed until January 1, 2022**  
**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\*. No closing costs in most cases.

The Home Equity Line of Credit may 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.)

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



## Standard Loan Rates

(As of January 1, 2021)

	APR*	Terms
	As low as	
NEW AUTO***	1.75%	60 months
	2.99%	72 months
	3.99%	84 months
USED AUTO*** (2015 up to 2020) (100% Kelly Blue book)	2.75%	48 months
	3.50%	60 months
	4.50%	72 months
OLDER AUTO*** (2014 and older) (100% Kelly Blue book)	6.25%	48 months (\$10,000.00 max)
SHARES** (Above APY**)	2.50%	1-12 months
	2.75%	13-60 months
PERSONAL*** (Min. credit score 700)	1.99%	12 months
	2.49%	18 months
	2.99%	24 months

## Receive a \$100 Visa Gift Card

when we finance your new auto.

\*Annual Percentage Rate (APR).

\*\*Annual Percentage Yield (APY).

\*\*\*Rate disclosed is the lowest rate available based on a 25-basis point rate reduction with automatic payment. Higher rates may apply depending on loan term, collateral, member's credit performance, and/or the cancellation of automatic payments. Rates, terms and conditions are subject to change without notice. All loans are subject to credit approval. Refinancing of existing Schofield Federal Credit Union loans are not eligible.

**Call us today (808) 624-9884.**

# Dividend News

The Board of Directors declared dividends for the quarter ending December 31, 2020. Dividends will be credited to your account on January 1, 2021.

SHARE BALANCE	UP to	to	APY*
	\$20,000.00	\$20,000.01	0.10%
	\$40,000.00	\$40,000.01	0.15%
	\$100,000.00	\$100,000.01	0.20%
	and up		0.25%

SHARE DRAFT (No Minimum balance)	APY*
	0.05%

MILITARY SHARES (Allotment required)	APY*
	1.00%

CERTIFICATES (\$500 Minimum balance required)	TERM	APY*
	6 Months	0.40%
	12 Months	0.45%
	18 Months	0.50%
	24 Months	0.70%
	36 Months	0.85%
	48 Months	0.90%
	60 Months	1.00%

IRA SHARES (\$100 Minimum balance required)	APY*
	0.65%

IRA CERTIFICATES (\$500 Minimum balance required)	TERM	APY*
	12 Months	1.25%
	24 Months	1.50%

\*All rates expressed as Annual Percentage Yield & subject to change.

Schofield Federal Credit Union may match certificate rates offered by another Hawaii based financial institution. Match approval is subject to verification and certain limits. Please call for current rates or more information.

## Schofield Federal Credit Union 69<sup>th</sup> Annual Membership Meeting

Due to the unprecedented times and ongoing uncertainty of COVID-19, we have decided to post-pone our 2021 Annual Membership Celebration and Business Meeting. Updates will be provided on our website.

### 2021 HOLIDAY SCHEDULE

**We observe all State & Federal Holidays**

New Year's Day	Friday,	January 1
Martin Luther King Jr	Monday,	January 18
President's Day	Monday,	February 15
Prince Kuhio Day	Friday,	March 26