



MONEY SENSE

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

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The holiday season is upon us. Here are some holiday spending tips to help avoid the after-holiday debt.

- **Make a shopping checklist**

Before you start anything holiday related, make a checklist. It could be by category, by event, etc. Categories could include holiday dinner, family gifts, individual gifts, travel, etc.

- **Budget**

Give yourself a reasonable budget to shop with. Plan by category, or just an overall total for your entire shopping checklist. Having an overall total can provide some shopping flexibility.

- **Do your research**

Shop around for bargains, coupons and bundle savings. Most online stores offer free shipping and free items when you spend a specified amount. Use safe and secure methods for purchases and don't forget to check that return policy.

- **Get creative**

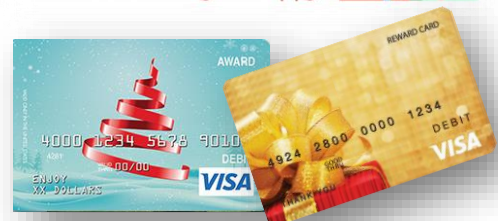
Homemade baking or simple DIY gifts can be just as valuable and sentimental as store bought gifts.

- **Stick to the budget plan**

Use your checklist to avoid being distracted by all the newest or most popular holiday item.



GIVE GIFT CARDS
make the holidays happy



Cards are available for purchase in branch only.
While supplies last.

Holiday Loan Special

as low as 1.99% APR**
(Max amount \$10,000 / Min credit score of 700)



Auto Loan Rates

(As of October 1, 2021)

NEW AUTO as low as 1.75% APR** 60 months

USED AUTO as low as 2.75% APR** 48 months
(2015 up to 2020)

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

**Annual Percentage Rate (APR). 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.



Home Equity Line of Credit

Fixed until January 1, 2023
Current Variable Rate 4.25% APR***
Initial Advance \$10,000

***Variable rate feature and the Annual Percentage Rate (APR) 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.



Dividend News

The Board of Directors declared dividends for the quarter ending September 30, 2021. Dividends will be credited to your account on October 1, 2021.

SHARE	APY*
BALANCE 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 Min. Balance Required)	6 Mos.	0.40%
	1 Year	0.45%
	18 Mos.	0.50%
	2 Year	0.70%
	3 Year	0.85%
	4 Year	0.90%
	5 Year	1.00%

IRA SHARES	Term	APY*
(\$500 Min. Balance Required)		0.65%
IRA CERTIFICATES	1 Year	1.25%
	2 Year	1.50%

*All rates expressed as Annual Percentage Yield (APY) & subject to change. SFCU 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.

Holiday Schedule	
We observe all State & Federal Holidays visit our website: www.schofieldfcu.org	
Monday, October 11 th	Columbus Day (Federal Only)
Thursday, November 11 th	Veteran's Day
Thursday, November 25 th	Thanksgiving
Friday, December 24 th	In Observance of Christmas
Friday, December 31 st	In Observance of New Year's