



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

January 2022

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

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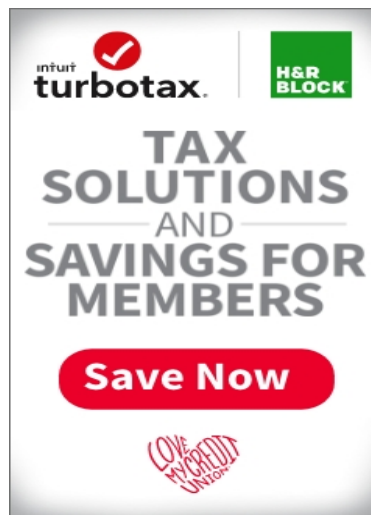
Schofield Federal Credit Union
70th Annual Membership Meeting.

Pearl Country Club
Saturday, March 5, 2022
at 5:00pm.



We hope you are
staying safe through
the holidays. Looking
to a New Year filled
with hope and success
for you and your
family!

From the
Board of Directors
and Staff



TurboTax Offer: Visit
<http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax
product guarantees and other important information. Limited
time offer for TurboTax 2021. Discount applies to TurboTax
federal products only. Actual prices are determined at the time
of print or e-file and are subject to change without notice.
Terms, conditions, features, availability, pricing, fees, service,
and support options subject to change without notice. Intuit,
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use H&R Block or Block Advisors office services to
prepare their 2020 tax return. Discount valid only with or
for preparation of an original 2021 personal income tax
return. Tax Identity Shield terms, conditions, and
limitations apply. Coupon must be presented prior to
completion of initial tax interview. Discount may not be
combined with any other offer or promotion. Expires
October 15, 2022. OBTP#B13696 ©2021 HRB Tax Group,
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Get paid to learn
financial literacy!



zogo

Zogo is a gamified financial
literacy app that rewards users
for completing bite-sized
financial literacy lessons on
intelligently saving, spending and
managing their money. Level up
and earn while you learn, with
real-life rewards – like gift cards
to your favorite stores!

IT'S SIMPLE TO
GET STARTED:

- Download the Zogo App from
the  or 
- Enter Access
Code: **SCHOFIELD**
- Set up profile



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.



Auto Loan Rates

(As of January 1, 2022)

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

USED AUTO as low as 2.75% APR** 48 months
 (2016 up to 2021)

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



New Year's Loan Special

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

**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.

Dividend News

The Board of Directors declared dividends for the quarter ending December 31, 2021. Dividends will be credited to your account on January 1, 2022.

SHARE BALANCE		APY*
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.	0.35%
	1 Year	0.40%
	18 Mos.	0.45%
	2 Year	0.65%
	3 Year	0.80%
	4 Year	0.85%
	5 Year	0.95%

IRA SHARES	Term	APY*
(\$500 Min. Balance Required)		0.65%

IRA CERTIFICATES		APY*
	1 Year	1.00%
	2 Year	1.25%

*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.

2022 HOLIDAY SCHEDULE

We observe all State & Federal Holidays

Martin Luther King Jr	Monday,	January 17
President's Day	Monday,	February 21
Prince Kuhio Day	Friday,	March 25