



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

October 2022

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

Follow us @



Debit Card Upgrade

We're Upgrading Your Debit Card!

Schofield FCU will be adding a Dual Interface Chip to new debit cards starting October 24, 2022, so you can make contactless payments at compatible payment terminals.

Members with debit cards expiring after October 2022 will be upgraded to the new contactless card upon the card expiration date.

Make sure your contact info is up to date

If you have moved since becoming a member, please update your mailing address and your primary phone number through the online banking secure message option so we can update your information. Your new debit card may be delayed if your mailing address is not current. For security reasons, you must call using your primary phone number to activate your new debit card.

Contact us if you need help

If you have any questions or need assistance with your debit card, please contact us at (808) 624-9884 or email us at operations@schofieldfcu.org.

Certificate Special

2.50% APY*

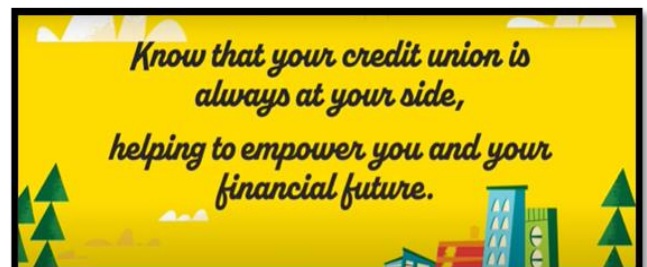
FOR 18 MONTHS

**Limited time only, restrictions
apply!**

*APY=Annual Percentage Yield. Offer is effective as of 10/01/2022 and is subject to change or discontinue at any time. Minimum amount required to open certificate is \$500. Early withdrawal penalty may reduce the earnings on the account. Federally Insured by NCUA.

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

Stop by our office on
Thursday, October 20, 2022
and receive a member appreciation
gift while supplies last.



Dividend News

The Board of Directors declared dividends for the quarter ending September 30, 2022. Dividends will be credited to your account on October 1, 2022.

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.	0.60%
	1 Year	0.65%
	18 Mos.	0.70%
	2 Year	0.90%
	3 Year	1.00%
	4 Year	1.25%
	5 Year	1.50%

IRA SHARES	Term	APY*
(\$500 Min. Balance Required)		0.65%
IRA CERTIFICATES	Term	APY*
(\$500 Min. Balance Required)	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 10 th	Columbus Day (Federal Only)
Friday, November 11 th	Veteran's Day
Thursday, November 24 th	Thanksgiving
Monday, December 26 th	In Observance of Christmas
Monday, January 2 nd	In Observance of New Year's



Stay afloat with a

Holiday Loan Special

as low as 2.49% APR*

(Max amount \$10,000 / Min credit score of 700)

Auto Loan Rates

(As of October 1, 2022)

NEW AUTO as low as 1.75% APR* 48 months

USED AUTO as low as 2.75% APR* 36 months
(2016 up to 2021)

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 subject to credit approval. Must be eligible for membership to qualify. Refinancing of existing Schofield Federal Credit Union loans are not eligible.

Home Equity Line of Credit

as low as 1.00% APR*

Fixed until January 1, 2024

Current Variable Rate 7.25% 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 unless credit line is closed within 24 months. 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). All loans subject to credit approval. Must be eligible for membership to qualify. We do business in accordance with the Federal Fair Housing law and the Equal Credit Opportunity Act. Offer not available to existing Schofield FCU HELOC loans.

