



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

January 2023

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

Follow us @



Save-the-Date

March

2023

MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
6	7	8	9	10	11	12

71st Annual Membership Meeting
Saturday, March 4th 2023 11:00 A.M


Ala Moana Hotel
Garden Lanai Ballroom

Tickets go on sale January 9, 2023
Lunch, Entertainment & Door Prizes
to follow the meeting




Wishing you and your family
a safe and healthy
Holiday Season!

From the Board of Directors & Staff

INTUIT **turbotax** | Love My Credit Union[®] rewards | **H&R BLOCK**

**SAVE MONEY.
ACE TAX SEASON.**
Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

Learn & Shop with **ZOGO**

Zogo is a gamified financial literacy app that rewards users for completing fun bite-sized financial literacy lessons. Choose from topics such as savings, money management, investments and much more. Earn while you learn, with real-life rewards to your favorite stores!

IT'S SIMPLE TO GET STARTED:

1. Download the Zogo App from the
2. Set up your profile
3. Enter Access Code



or



SCHOFIELD

Home Equity Line of Credit as low as 1.00% APR**

Fixed until January 1, 2024
Current Variable Rate 8.50% APR^
Initial Advance \$10,000

^Variable rate feature and the Annual Percentage Rate (APR) and minimum payment can change semi-annually on January 1st and July 1st. 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 the 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 Federal Credit Union HELOC loans.



Auto Loan Rates (As of January 1, 2023)

NEW AUTO

as low as 1.75% APR** 48 months

USED AUTO (2017 up to 2022)

as low as 2.75% APR** 36 months

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

New Year's Loan Special

as low as 2.49% 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 subject to credit approval. Must be eligible for membership to qualify. 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, 2022. Dividends will be credited to your account on January 1, 2023.

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 (Allotment Required)	APY* 1.00%

CERTIFICATES (\$500 Min. Balance Required)	Term	APY*
	6 Mos.	1.00%
	1 Year	1.25%
	18 Mos.	1.50%
	2 Year	1.75%
	3 Year	2.00%
	4 Year	2.10%
	5 Year	2.25%

IRA SHARES (\$500 Min. Balance Required)	Term	APY*
		0.65%
IRA CERTIFICATES		APY*
	1 Year	1.75%
	2 Year	2.00%

*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.

2023 HOLIDAY SCHEDULE

We observe all State & Federal Holidays

Martin Luther King Jr	Monday, January	16
President's Day	Monday, February	20
Prince Kuhio Day	Friday, March	27