



# SCHOFIELD FEDERAL CREDIT UNION

## MONEY SENSE

January 2024

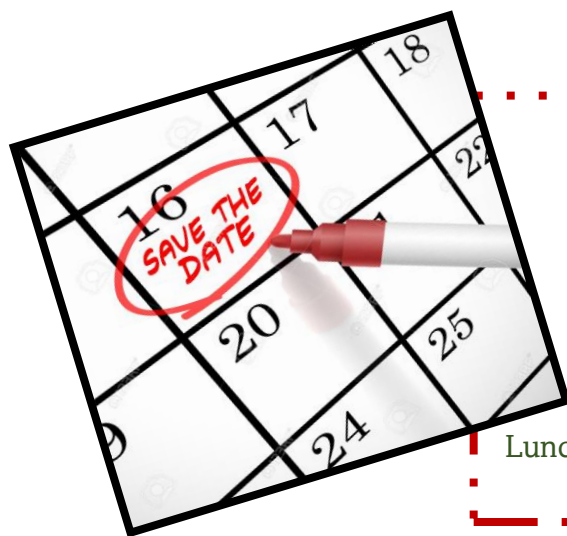
Federal insured by the National Credit Union Administration  
(Accounts insured up to \$250,000)

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May the closeness of friends, and  
the Comfort of your family, fill your  
holiday season with joy all year round.

The Board of Directors & Schofield FCU Staff



### 72<sup>nd</sup> Annual Membership Meeting

Saturday, March 16<sup>th</sup> 2024 11:00 A.M

Japanese Cultural Center  
2454 So. Beretania St. 5<sup>th</sup> Fl.  
Honolulu, HI 96826

Tickets go on sale January 8, 2024  
Lunch, Entertainment & Door Prizes to follow the meeting

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help.

Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards. Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep.

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

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Enjoy the perks of being  
a member.

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## Home Equity Line of Credit

as low as 5.50% APR\*

Fixed until January 1, 2025

Current Variable Rate 9.50% 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.



**NEW AUTO** as low as 4.25% APR\* 48 months

**USED AUTO** as low as 5.25% APR\* 36 months  
(2018 up to 2023)

**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.

## Dividend News

The Board of Directors declared dividends for the quarter ending December 31, 2023. Dividends will be credited to your account on January 1, 2024.

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%
\$100000.01	& up	0.25%

SHARE DRAFT	APY*
	0.05%

MILITARY SAVES	APY*
(Allotment Required)	1.00%

CERTIFICATES	Term	APY*
(\$500 Min. Balance Required)		
	6 Mos.	2.25%
	1 Year	3.25%
	18 Mos.	3.25%
	2 Year	3.25%
	3 Year	3.50%
	4 Year	3.75%
	5 Year	4.00%

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

IRA CERTIFICATES	APY*
1 Year	3.50%
2 Year	3.75%

\*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.

## 2024 HOLIDAY SCHEDULE

We observe all State & Federal Holidays

New Years Day	Monday	January	1
Martin Luther King Jr.	Monday	January	15
President's Day	Monday	February	19
Prince Kuhio Day	Tuesday	March	26