



SCHOFIELD FEDERAL CREDIT UNION

July 2024

MONEY SENSE

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

Follow us @



Don't Let Your Guard Down!

- It's so easy to forget about the little things, but it's the little things that could cause the most hassle.
- Monitoring your savings and checking account periodically can help avoid a great loss of funds from unauthorized transactions.
- Keeping your account information up-to-date is another safe net to prevent your personal information from landing into the wrong hands.



SAVE-SAVE-SAVE
With a competitive
Rate
4.75% APY*
**12 Month Share
Certificate Special**

- *Annual Percentage Yield
 - Limited Time Offer
 - Minimum to open \$500.00
 - Maximum \$25,000.00 per SFCU Member
- Does not require new money to the credit union
- Share Certificate Rates are subject to change without notice



Holidays Schedule
We observe all State & Federal Holidays

Thursday, July 4th
Independence Day

Friday, August 16th
Admission's Day (State)

Monday, September 2nd
Labor Day



Home Equity Line of Credit

as low as 6.00% APR*

Fixed until July 1, 2025

Current Variable Rate 9.50% APR*

Initial Advance \$10,000

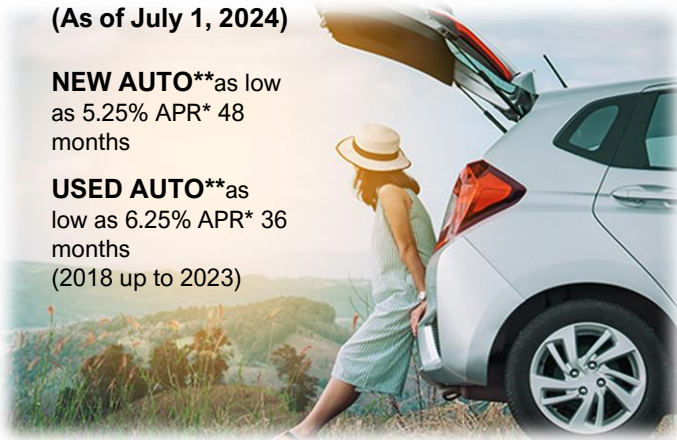
Variable rate feature and the Annual Percentage Rate (APR) and minimum payment can change semi-annually on January 1 and July 1. The maximum interest rate that can apply during this plan is 18% APR*. No closing costs in most cases. The Home Equity Line of Credit may be used for home improvement, vacation 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.



(As of July 1, 2024)

NEW AUTO** as low as 5.25% APR* 48 months

USED AUTO** as low as 6.25% APR* 36 months (2018 up to 2023)



Use your debit card and gather around the fire.

COZY CAMPFIRE REWARDS

Each time you use your debit card to make purchases between **JULY 1 - SEPT. 30, 2024** you'll automatically be entered for a chance to win!

Don't have a debit card? **APPLY TODAY!**

Dividend News

The Board of Directors declared dividends for the quarter ending June 30, 2024. Dividends will be credited to your account on July 1, 2024.

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 (Allotment Required)	APY*
	1.00%

CERTIFICATES (\$500 Min. Balance Required)	Term	APY*
	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 (\$100 Min. Balance Required)	Term	APY*
		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.

Become A Volunteer

Election of Officials for the Credit Union's Board of Director's is tentatively scheduled on March 15, 2025. Any member interested in volunteering on the Schofield Federal Credit Union Board must be at least 18 years of age and desiring a two-year term as a director. Please submit a letter of interest to:

Nomination Committee
Schofield FCU, P.O. Box 860669
Wahiawa, Hawaii 96786

Deadline to receive request is September 30, 2024