



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

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

April 2025

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CHAIRPERSON'S REPORT

My hope is that all of you had a great holiday Season with family and friends. Welcome to the Lunar New Year which started on Wednesday, January 29, 2025. The Cantonese greeting "gong hei fat choy" means "wishing you prosperity".

Wow, 2024 went by so quickly. As this new year begins, your Credit Union asks you, our members, to think of what you wish to have or want to do this year. Our Credit Union is here to help with all your questions and your financial well-being is our priority. Just come into the office or call 808-624-9884. Our helpful staff will gladly provide the help that you want.

Many things have occurred in the past year, including progress on our eventual move to our new office. We are so excited for this move as it will help us be more visible and will undoubtedly allow us to better serve you for many years to come. Did you know that you can apply for a loan online now and that's just one way we are making it easier for you to access our services. The more we can make ourselves accessible to you and our surrounding community the stronger we become as a Credit Union centered around helping our members achieve their financial goals.

Although we've experienced some change in staff, we continue to have very competent and friendly employees who are dedicated to helping our members with all of their needs, especially those of financial significance. Please call Ron, our President/CEO, or any of our staff for assistance.

Beside having the pleasure of working with our great staff, I am fortunate to engage with super volunteers on our Board of Directors and our Supervisory Committee. We are here to serve you.

Ariel Chun, Chairperson

Congratulations to our 74th Annual Membership Meeting Winners!

Grand Prize Winner of \$500.00 Cash
Jarrett Tambalo

Baby Grand Prize Winner of a Nintendo Switch Lite
Chizuko Tigrett

Thank you to all who attended our event.
See you next year!

WIN TAX SEASON!

File by 4/15

Get Your Tax Discounts Today!

And get a chance to win \$10,000.

INTUIT turbotax | H&R BLOCK

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

Home Equity Line of Credit

Promotional Rate as low as
6.00% APR**
 Fixed until January 1, 2026
 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 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 April 1, 2025)

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

USED AUTO as low as 6.25% APR** 36 months
 (2019 up to 2024)

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

Spring Loan Special

Rates as low as 4.99%
APR**
 12 months
 (\$5,000 max,
 min score 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 March 31, 2025. Dividends will be credited to your account on April 1, 2025.

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.	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.

2025 Holiday Schedule

We observe all State & Federal Holidays

Good Friday	Friday,	April 18 th
Memorial Day	Monday,	May 26 th
King Kamehameha Day	Wednesday,	June 11 th
Juneteenth Day	Thursday,	June 19 th