



SCHOFIELD FEDERAL CREDIT UNION

MONEY SENSE

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

April 2026

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CHAIRPERSON'S REPORT

Welcome to 2026!

As we step into a new year, we are excited to share several important developments happening at your Credit Union.

Ron, our President/CEO, together with our dedicated staff, has been working diligently to prepare for a year filled with meaningful progress and significant milestones that will strengthen our service to you.

This year, we will be relocating to a larger, more modern facility just across the parking lot from our current location. This move represents an important investment in our future. The expanded space will allow us to enhance the member experience, increase operational efficiency, and broaden our ability to serve a growing community. It also marks the beginning of our transition toward a refreshed brand identity – one that reflects both our rich history and our commitment to continued growth.

As we move forward, we invite you to help strengthen our membership by encouraging your family members to join Schofield Federal Credit Union. Whether they visit us in person or apply online at SchofieldFCU.org, we look forward to welcoming them into our Credit Union 'ohana.

Thank you for your continued loyalty and trust. We look forward to serving you in the year ahead and sharing the many exciting initiatives planned for 2026. Together, we are building a stronger future for our entire membership

Ariel Chun, Chairperson

Congratulations to our 74th Annual
Membership Meeting Winners!

Grand Prize Winner of \$500.00 Cash
Yan Li

Baby Grand Prize Winner of a Ninja Flip Air Fryer
William Leong

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

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SCAN QR CODE TO
GET STARTED OR
VISIT OUR CREDIT
UNION WEBSITE.



Home Equity Line of Credit

Promotional Rate as low as

4.75% APR**

Fixed until July 1, 2027

Current Variable Rate

7.75% 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, 2026)

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

USED AUTO as low as 6.25% APR** 36 months
(2020 up to 2025)

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, 2026. Dividends will be credited to your account on April 1, 2026.

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. | 2.75% |
| 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

(\$500 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.

2026 Holiday Schedule

We observe all State & Federal Holidays

| | | |
|---------------------|-----------|-----------------------|
| Good Friday | Friday, | April 3 rd |
| Memorial Day | Monday, | May 25 th |
| King Kamehameha Day | Thursday, | June 11 th |
| Juneteenth Day | Friday, | June 19 th |