



**HICKAM
FEDERAL
CREDIT
UNION**

We can make it better, together

Savings & Checking Accounts

Savings Accounts

Membership begins here

Becoming a Hickam Federal Credit Union member is easy! Simply open a Savings Account with an initial deposit of \$5 (per person) and enjoy money-saving benefits including higher dividends for deposits, competitive loan rates, and many low- or no-cost services.

Hickam FCU also offers various Youth and Young Adult Programs.

- **MoneyMight\$** for children age 12 and under
- **MoneyMarvel\$** for teens age 13-17
- **MoneyMaxer\$** for young adults age 18-24

Christmas Savings Accounts

A simple way to save for the holidays

Saving for the holidays is simple with a Christmas Savings Account. With no minimum balance and the option to set up automatic deposits, you can save for those holiday expenses, vacation, or any other need or occasion.

Money Market Accounts

Higher dividends with liquidity

Our Money Market Account gives you the flexibility of unlimited, over-the-counter withdrawals, the option to make additional deposits at any time, and will typically earn higher dividends with higher tiered balances. (Certain restrictions may apply.)



Certificate Accounts

Great terms, great rates

Meet your savings goals and maximize your earnings with a Certificate Account. Choose from various terms and minimum deposit amounts.

Principal Plus Certificate – Build your money faster by reinvesting your dividends. The dividends are then compounded on your principal to earn you more.

Dividend Access Certificate – Allows you to access all dividends earned without penalties. At the end of each month, dividends are automatically transferred to your Savings or Checking Account.



Individual Retirement Accounts (IRA)

Safe and secure

Hickam FCU can help you save for retirement with an IRA. This special account or certificate provides numerous benefits including great rates and modest opening balance minimums. Your IRA accounts are insured separately from your other Hickam FCU accounts, providing you with added security and peace of mind.

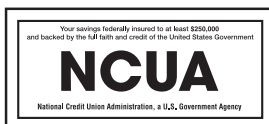
Plus, your IRA contributions may be tax deductible. Consult with your tax advisor to determine contribution limits and eligibility for tax benefits.

Checking Accounts

All you want and more

A Hickam FCU Checking Account can help you earn and save. Offering great benefits and features such as:

- No minimum balance requirement
- Competitive dividend rates
- No per check fees or monthly service charges
- Unlimited check writing privileges
- ATM/Debit Card featuring the latest chip and contactless payment technologies
- Allows automatic bill payment
- Avoid bounced checks by signing up for our Line of Credit (LOC) overdraft protection program



NMLS# 421418