



"Making a Difference in Our Members' Lives"

# THE Hickam Difference

A quarterly publication for Hickam FCU members

4TH QUARTER 2007

## International Credit Union Day Thursday, October 18, 2007

Since 1948, credit unions around the world have set aside the third Thursday in October to celebrate International Credit Union Day. This special day gives credit unions an opportunity to honor their rich cooperative history and reflect on their philosophy of "people helping people."

For over 150 years, credit unions have been working together to provide financial services to its members. Today, credit unions serve more than 120 million people in more than 90 countries.



Visit any Hickam FCU branch on Thursday, October 18, 2007-  
Receive an Appreciation Treat and the Hickam FCU 2008 Pocket Calendar.\*  
\*While supplies last. Limit 2 per member, per day.

Must be 18 years or older to enter. No purchase necessary. Only new members who join during credit union business hours from Oct. 15, 2007 to Oct. 19, 2007 are eligible and will receive one entry during membership enrollment. Hickam FCU employees and officials are not eligible to win. Winners will be randomly selected to win one (1) of twenty (20) \$30 gift cards redeemable at Longs Drug Stores. Visit a branch for more details.

Please join Hickam FCU on Thursday, October 18, 2007 as we celebrate International Credit Union Day. Any new member who joins Hickam FCU during the week of October 15-19, 2007 will be entered into daily drawings for a \$30 Longs Drugs gift card. There will be one winner from each branch for each day of International Credit Union Week. So, tell all your friends and family, who are eligible to join, to stop by. And, as always, Hickam FCU is proud to be making a difference in our members' lives.

## A Special Treat For Our Members Skip-A-Payment in December

If you are in "knead" of more "dough" to make this holiday a little bit sweeter go ahead and take advantage of Hickam FCU's Visa Skip-A-Payment in December.\*

As a special treat for Hickam FCU Visa credit cardholders, there will be no payment required during the month of December.

That means you'll have some extra crumbs during the time of year when it's needed most. Best of all you won't have to do anything extra because this one-time Skip-A-Payment is automatically applied to all Hickam FCU Visa credit cards. If you decide not to take advantage of this special offer, simply continue to make your December payment as usual.

If you don't have a Hickam FCU Visa credit card, apply now. For more information call 423-1391.

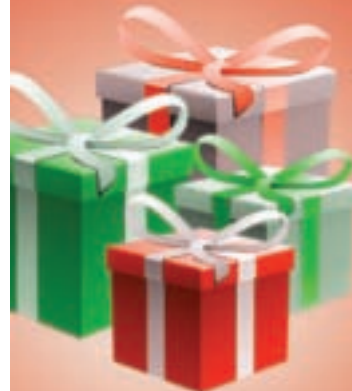
\*Interest will continue to accrue on outstanding balances and all other terms and conditions of your credit card agreement will remain unchanged. Skip Payment option applies only to the November statement with payment due in December. Must be a member in good standing with no current or past due delinquency. No penalties will be assessed. There will be no impact to cardholder's credit or delinquency status. Certain terms and conditions may apply.

Unwrap  
the Holidays  
with a...

Holiday Loan Special

5.74%  
APR\*

12 to 24-Month Terms only  
For loan amounts from \$500 to \$10,000\*\*



Offer good from October 15, 2007 to January 31, 2008

To apply call 423-1391 or visit [hickamfcu.org](http://hickamfcu.org)

\*Annual Percentage Rate (APR) is the lowest rate available and includes a 0.25% discount with automatic payment. Rate will be 5.99% without automatic payment. Cancellation of automatic payment or loan requests for other terms or amounts may result in a higher rate. \*\*Maximum loan amounts are based on credit score. The monthly payment per \$1,000 for up to 24-month term at 5.74% APR would be \$44.20. All loans are subject to approval. Certain terms and conditions apply. Rates are subject to change.

# 71st Annual Membership Celebration

Saturday, March 1, 2008  
Sheraton Waikiki Hotel

*Entertainment by...*

**\$30 per person or  
\$270 per table of ten**

(A savings of \$30 per table)

Enjoy an evening of exciting entertainment,  
a fabulous 7-course Chinese dinner and  
great prize drawings including  
a trip for 2 to Las Vegas!

Look for the 71st Annual Membership  
Celebration Ticket Order Form in your  
October statement. Check for details  
at [www.hickamfcu.org](http://www.hickamfcu.org).



Dance to the  
Smooth Stylings of  
**Ginai & Friends**

## Money Market Accounts

**Higher Earnings and Easy Access to Your Funds**

If you're looking for higher earnings and want to avoid having your funds tied up in long-term deposit accounts, then a Hickam FCU Money Market Account is the answer.

A Money Market Account offers you the best of both worlds—competitively high-yielding dividend rates and quick access to your funds.

Features of a Hickam FCU Money Market Account are:

- Minimum opening deposit is \$5000
- Minimum Daily Average Balance of \$5000 required to earn dividends
- Additional deposits allowed at any time
- More tiers to earn you more dividends
- Accessible through Hickam FCU Online Banking and Audio Response automated telephone teller system

Annual Percentage  
Yield as high as  
**4.07%**  
(See Savings Rates  
listing on back)

## e-Statements Coming Soon!



Hickam FCU will soon be introducing its e-Statement service, offering you a quicker and more secure way of receiving your statements. With e-statements you'll have access to your statements several days earlier than the mailed paper statements. Best of all, this service will be free!

So, save time, cut the clutter and simplify your life with Hickam FCU e-statements...coming soon!

## Make Miracles Happen This Holiday Season

Hickam Federal Credit Union, in collaboration with Credit Unions for Kids/Children's Miracle Network, is one of many credit unions in Hawaii engaged in raising funds to benefit Kapi'olani Medical Center for Women and Children on Oahu, Wilcox Hospital on the island of Kauai and specific programs on Maui and the Big Island. 100% of the money raised in Hawaii stays in Hawaii to benefit our keiki.

Funds raised are used to:

- Provide comprehensive medical services
- Purchase advanced life-saving equipment
- Support research in prenatal, neonatal, and children's medicine
- Provide health education and community outreach programs



## 2008 Entertainment Book



On Sale Now  
at All  
Hickam FCU  
Branches

**Only \$30**

While Quantities Last

In the true spirit of the season, and the "people helping people" philosophy of the credit union movement, please help us with our efforts to raise funds for the Children's Miracle Network with a purchase of the 2008 Entertainment Book. They make great stocking stuffers and are a simple way of making miracles happen.



## Hickam FCU VISA® Payments Are Easier Than Ever

### VISA Payments Now Through Online Banking

It's late at night or you're in a hurry at the office and have to make your Hickam FCU VISA payment NOW! Don't worry - just logon to Hickam FCU Online Banking and do it without the hassle of standing in long teller lines or wasting a stamp.

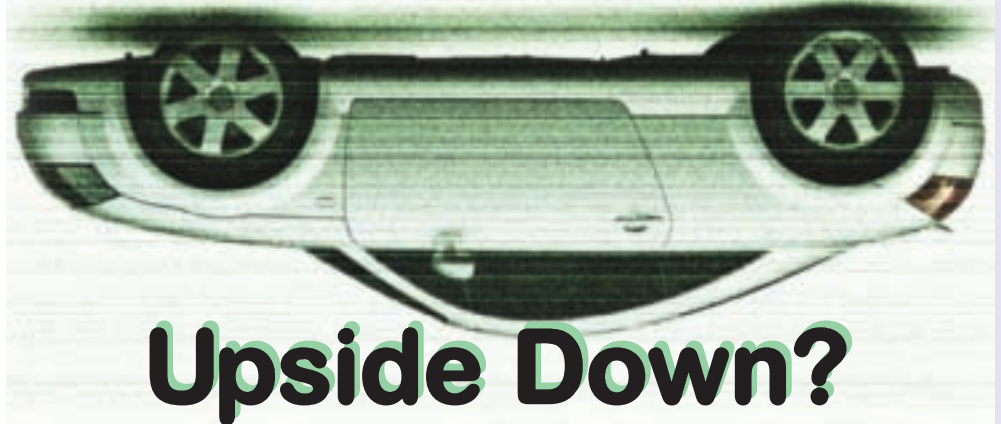
You can now make fast, safe & secure payments to your Hickam FCU VISA accounts through Hickam FCU's Online Banking system. Visit our website at [www.hickamfcu.org](http://www.hickamfcu.org) or call (808) 423-1391 for more information on how you can sign up for FREE Online Banking and FREE Online VISA payments.

You can be upside down on a roller coaster, you can be upside down while doing a handstand, but do you know what it means to be upside down on an auto loan?

Being upside down on an auto loan means you owe more on the vehicle than it is actually worth. For example, if you owe \$15,000 on your auto loan but the vehicle's value is only \$10,000 you are \$5,000 upside down. Furthermore, if you are in the market to purchase a new car and want to trade in that old car, the dealer would only give you \$10,000 and you would still have \$5,000 to pay off or to add to the price of the new car.

So how does one become upside down on an auto loan? In today's auto loan market more and more people are opting to sign up for longer loan terms. Additionally, dealers are allowing people to purchase vehicles with low or no down payment requirements, in return, leaving the buyer with a larger loan amount. What happens is while paying off the auto loan the vehicle's value depreciates faster than the rate at which the loan is being paid. Most of a vehicle's depreciation will occur in the first 3 years, so if a buyer has a longer loan term it increases the odds of becoming upside down.

## Is Your Auto Loan



## Upside Down?

Although longer loan terms with lower payments may be appealing, many financial experts advise consumers to limit loan terms to no more than 48 months.

Here are some tips on how to avoid becoming upside down:

- Realistically, determine how much you can afford to spend on a car with a loan term of 48 months or less.
- Don't purchase a more expensive car just because you can get a longer loan term.
- Call or apply online to get pre-approved for an auto loan so you know in advance what you can afford.

If you find yourself upside down, here are a couple of things you can do to try to turn your loan right side up:

- Try to make larger monthly payments which will pay off your loan more quickly and save you money on interest.
- Consider refinancing your loan to a shorter term and lower interest rate.

For more information or to get pre-approved for an auto loan call Hickam Federal Credit Union at 423-1391 or apply online at [www.hickamfcu.org](http://www.hickamfcu.org).

## New ATM Conveniently Located in Waimanalo

Hickam FCU is proud to announce the arrival of its newest ATM located in the Waimanalo Town Center at 41-1537 Kalaniana'ole Highway. If you're traveling on the windward side and are in need of some cash, go ahead and stop by. The ATM is nestled in the middle of the shopping center next to the Akebono Statue and can be easily accessed 24/7. This latest addition brings the Hickam FCU ATM network to 24! Visit [www.hickamfcu.org](http://www.hickamfcu.org) for a complete listing of all our ATM locations.



Credit Union Members  
**Save 10%**  
on Calling Plans  
from Sprint Hawaii

**Member Benefits**

- 10% discount applies for the life of your account!
- Available to New and Existing Sprint customers
- Unlimited Night & Weekend minutes start at 7pm
- Free nationwide long distance and Free roaming
- Waived activation fee on new lines

For this exclusive discount:  
**Tell them you're a Credit Union Member**

**Sprint ahead**

**GO**  
to the nearest Sprint Store  
**For Sprint, CALL**  
1-866-853-4931, Option #1  
HQUJ Root Node: 0130554459  
Employee Liab Node: 0130554791  
**For Nextel, CALL**  
1-800-390-9545  
Option #4 then Option #6  
Discount Node: NACUC\_ZZM

 **HICKAM FEDERAL CREDIT UNION**

## HICKAM FEDERAL CREDIT UNION

P. O. Box 30025, Honolulu, Hawaii 96820  
(808) 423-1391(Oahu)  
Toll-free 800-432-4328  
(Continental U.S & Neighbor Islands only)  
Automated Response (808) 218-6000 (Oahu)  
Automated Response Toll-free: 866-903-4328 (Continental U.S & Neighbor Islands only)

www.hickamfcu.org

### Office Locations

#### Main Office (Hickam AFB)

40 Hickam Court  
Honolulu, Hawaii 96818  
Mon-Thurs, 8am-4pm. Fri, 8am-5pm.

#### Milliani Branch

95-1249 Meheula Parkway Suite 119  
Milliani, Hawaii 96789  
Mon-Fri, 9am-6pm. Sat, 9am-2pm.

#### Pearlridge Branch

98-1005 Moanalua Road Suite 245  
Aiea, Hawaii 96701  
Mon-Fri, 9am-6pm. Sat, 9am-3pm.

#### Kapolei Branch

590 Farrington Hwy, Suite 501

### Board of Directors

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Member

The Hickam Difference is a newsletter published quarterly. Information herein is deemed accurate at the time of printing.



Federally insured by the NCUA

LOAN RATES (Effective 7/1/07)		
	APR*	Terms
<b>NEW AUTO**</b>	As low as <b>3.75%</b>	Up to <b>3 years</b>
	As low as <b>4.25%</b>	Up to <b>4 years</b>
	As low as <b>4.75%</b>	Up to <b>5 years</b>
	As low as <b>5.75%</b>	Up to <b>6 years</b>
(Over \$15,000)	As low as <b>5.75%</b>	Up to <b>6 years</b>
(Over \$20,000)	As low as <b>6.75%</b>	Up to <b>7 years</b>
<b>USED AUTO**</b>	As low as <b>4.25%</b>	Up to <b>3 years</b>
	As low as <b>4.75%</b>	Up to <b>4 years</b>
	As low as <b>5.75%</b>	Up to <b>5 years</b>
	As low as <b>6.75%</b>	Up to <b>6 years</b>
(Over \$15,000)	As low as <b>6.75%</b>	Up to <b>6 years</b>
<b>PERSONAL***</b>	As low as <b>6.75%</b>	Up to <b>2 years</b>
	As low as <b>7.25%</b>	Up to <b>3 years</b>
	As low as <b>7.75%</b>	Up to <b>4 years</b>
	As low as <b>8.25%</b>	Up to <b>5 years</b>
<b>Savings Secured</b>	<b>3.50%</b>	Up to <b>6 years</b>
<b>Line-of-Credit</b>	<b>9.50%</b>	Open
<b>Overdraft Protection</b>	<b>11.00%</b>	
<b>Home Equity Line of Credit***</b>	<b>8.45%</b>	Adjusted annually

\*Annual Percentage Rate.  
\*\*Rate disclosed is the lowest rate available based on the establishment of automatic payment. Higher rates may apply for New or Used Auto Loans and Personal Loans depending on loan term, collateral, member's credit performance, and/or the cancellation of automatic payment. For auto loans, maximum loan amounts are based on 120% MSRP, which may include tax, license, GAP, extended warranty or other auto related add-ons, for New Auto Loans and 100% retail Kelley Blue Book value (age of vehicle plus loan term cannot exceed 10 years) for Used Auto Loans.  
+This is an open-end loan. Terms indicated are for payment calculations only.  
\*\*\*Current standard variable indexed rate as of 3/1/07, adjusted annually and is for owner-occupied product. APR may vary annually, but will not exceed 18%. Minimum and maximum line amounts are \$20,000 and \$200,000 respectively. Property must be fee simple and reside in state of Hawaii.  
Certain terms, conditions and restrictions may apply. Rates are subject to change without notice. All loans are subject to credit approval.

SAVINGS RATES (Effective 7/19/07)		
	Dividend Rate	APY*
<b>PRINCIPAL PLUS CERTIFICATE</b> (\$500 Minimum Deposit)		
6 - 17 Months	<b>3.93%</b>	<b>4.00%</b>
18 - 29 Months	<b>4.07%</b>	<b>4.15%</b>
30 - 36 Months	<b>4.17%</b>	<b>4.25%</b>
<b>IRA CERTIFICATE</b> (\$500 Minimum Deposit)		
12 Months	<b>3.93%</b>	<b>4.00%</b>
24 Months	<b>4.07%</b>	<b>4.15%</b>
36 Months	<b>4.17%</b>	<b>4.25%</b>
<b>MONEY MARKET</b>		
\$5,000.00 - \$14,999.99	<b>1.05%</b>	<b>1.05%</b>
\$15,000.00 - \$24,999.99	<b>1.30%</b>	<b>1.31%</b>
\$25,000.00 - \$49,999.99	<b>1.55%</b>	<b>1.56%</b>
\$50,000.00 - \$99,999.99	<b>2.00%</b>	<b>2.02%</b>
\$100,000.00 - \$149,999.99	<b>2.25%</b>	<b>2.27%</b>
\$150,000.00 - \$199,999.99	<b>2.75%</b>	<b>2.78%</b>
\$200,000.00 - \$249,999.99	<b>3.00%</b>	<b>3.04%</b>
\$250,000.00 or more	<b>4.00%</b>	<b>4.07%</b>
<b>INDIVIDUAL RETIREMENT ACCOUNT</b>		
\$0.00 - \$4,999.99	<b>1.00%</b>	<b>1.00%</b>
\$5,000.00 - \$24,999.99	<b>1.25%</b>	<b>1.26%</b>
\$25,000 or more	<b>1.50%</b>	<b>1.51%</b>
<b>SAVINGS</b>		
(\$25 Minimum Deposit)	<b>1.00%</b>	<b>1.00%</b>
<b>CHECKING</b>		
(No Minimum Deposit)	<b>0.50%</b>	<b>0.50%</b>

\*Annual Percentage Yield (APY). APYs may change after accounts are opened and are subject to change without notice. APYs are effective as of the date listed as updated. Fees or other conditions may reduce earnings. For Certificates, an early withdrawal penalty may be imposed if withdrawal occurs before maturity. Certain terms, conditions and restrictions may apply.

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Permit No. 9235

**Observed Holidays**

Monday, October 8, 2007  
**Columbus Day**  
Monday, October 8, 2007  
**Veterans' Day**  
Monday, November 12, 2007  
**Thanksgiving Day**  
Thursday, November 22, 2007  
**Christmas Day**  
Tuesday, December 25, 2007  
**New Year's Day**  
Tuesday, January 1, 2008

P.O. Box 30025  
Honolulu, HI 96820

