



HICKAM
FEDERAL
CREDIT
UNION

We can make it better, together

Products & Services Information Guide

Membership

Guide to Products and Services

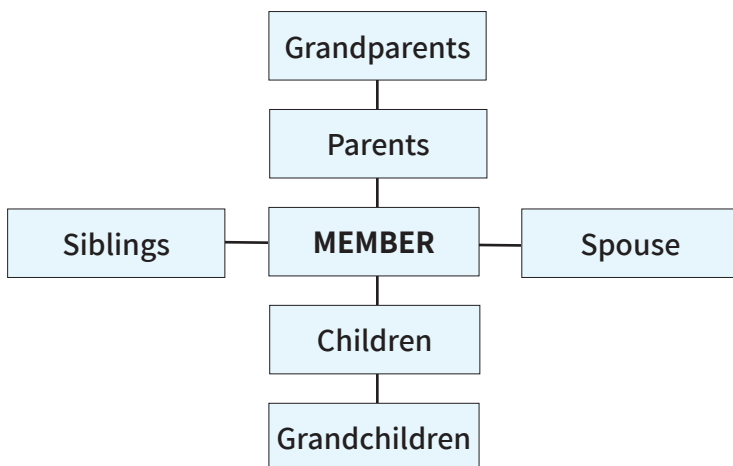
At Hickam Federal Credit Union, we offer many outstanding savings and loan products and a variety of value added members services to best meet your financial needs.

Who can join?

Hickam FCU is a community credit union that provides financial products and services to those who live, work, worship, or go to school on the island of Oahu. Membership to Hickam FCU is also open to immediate family and household members of the primary member. Immediate family members include spouse, children, siblings, parents, grandparents, and grandchildren.

Immediate family members also include step-parents, step-children, step-siblings and adoptive relationships. A household member is defined as a person living in the same residence maintaining a single economic unit. It is not necessary for the primary member to have joined the credit union in order for the immediate family or household member of the primary member to join.

The chart shows how immediate family members including spouse, siblings, parents, grandparents, children, and grandchildren of a qualifying primary member can join Hickam FCU, as long as the primary member is eligible to join the credit union's field of membership.



Savings

Primary Savings Account:

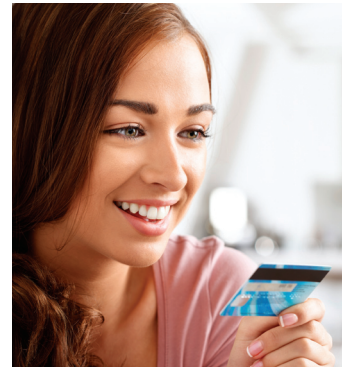
A dividend-earning savings account that is required to establish credit union membership. Hickam FCU also offers a Youth, Teen and Young Adult Program specifically for members ages 24 years and under.

Christmas Savings Account:

A savings account that requires no minimum balance and is a quick and easy way to save for the holidays.

Money Market Account: A tiered savings account that rewards higher balances with higher dividend rates. Enjoy the flexibility of unlimited over-the-counter withdrawals and deposits.

Certificate Accounts: An account that pays higher dividend rates for longer term commitments. A range of terms are available for your savings needs with a minimum of \$500 to open.



Checking

Checking Account: This is a dividend-bearing account which has no minimum balance requirements and no monthly service charges.

Retirement

IRA Savings and Certificate: We offer three different Retirement Accounts: Traditional, Roth, and Coverdell Education Savings. Each program has eligibility, income, and tax treatment requirements.



Loan Products

Consumer Credit Products

Personal Lines of Credit: Includes overdraft protection and personal revolving credit lines with fixed rates.

Credit Cards: Hickam FCU has a line of credit cards that feature competitively low interest rates, no annual fee and no balance transfer or cash advance fees. Our cards also feature the latest chip technology and support for contactless transactions. Whether you prefer to redeem reward points, receive cash back, merchandise, travel, entertainment, gift cards, or just want a lower rate, we have the card just right for your needs.

Personal Loans: A loan with competitive interest rates and flexible terms with a maximum loan limit of \$25,000. Eco-Personal and Education Loans are also available.

Secured Credit Products

Mortgage Loans: We offer a variety of real estate loan products including 1st and 2nd mortgages on both owner-occupant and non-owner occupied properties.*

Home Equity Lines of Credit (HELOC): An adjustable rate HELOC with credit line limits of up to 100% of a home's equity. HELOC for non-owner-occupied properties are also available.

Auto Loans: New and used vehicle financing available with a wide range of flexible terms to choose from. Eco-Auto Loans are also available.

Motorcycle Loans: New and used motorcycle loans with flexible terms for street legal motorcycles. (Off road bikes, all terrain vehicles, mopeds, motor scooters excluded.)

Savings Secured Loans: Offers members the opportunity to use their savings or certificate accounts as collateral to obtain a lower interest loan rate while still earning dividends on their deposits.

*For fee simple properties located in the State of Hawaii.

Credit Union Services

Hickam FCU Online Banking: Giving you 24/7 access to view your account balances and transaction history, transfer funds between accounts, pay bills, manage credit and debit cards, receive eStatements and eNotices, locate surcharge-free ATMs, and more. All when it's most convenient for you.

Mobile Banking: Access your Hickam FCU account anytime and anywhere with any mobile device. Hickam FCU Mobile Banking uses the latest security technologies such as multi-factor authentication and biometric features that provides you with peace of mind that your mobile transactions are safe and secure. Checking your account balance, depositing a check remotely, or locating a branch or ATM is easy through any smartphone or tablet.

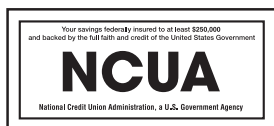
Hickam FCU Audio Response: Get account information, transfer funds between accounts, make loan payments and other transactions by simply using a touch tone telephone.

Shared Branching: Hickam FCU belongs to a local and nationwide network of credit unions that makes it convenient for members to conduct basic transactions at participating Shared Branch locations. With a valid photo ID and your Hickam FCU account number, you are able to make withdrawals, deposits, loan payments, and transfers between accounts. (Transactions may vary between credit unions.)

Hickam FCU Debit Card: Offers the convenience of an ATM Card and checkbook. With a debit card, members can make purchases and have the amount deducted from their checking account without having to write a check. Plus, offers the latest security features that makes your purchasing needs and access to cash convenient and safe. The enhanced security features include the latest chip and contactless payment technologies that keeps your personal information safe by using unique codes for each transaction.

Mobile Wallet: Simply load your Hickam FCU Debit Card onto your mobile device and easily tap and pay at participating merchants. Mobile Wallet offers increased security and is safer than carrying cards or cash. And because the information stored in your Mobile Wallet is encrypted, your card information is not accessible by others.

Notary Public Services: To ensure your documents are notarized promptly, please call the credit union in advance to schedule an appointment.



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