

To open an account in the Youth or Young Adult Program, all you

will need is -

 Social Security Card and Birth Certificate, or Valid Government/State or Military I.D.

- Initial minimum opening deposit of \$5.00 (per person).
 - A Joint Account, for a child age 17 years and younger.

Now, join and become an official member of the Hickam Federal Credit Union's "League of Extraordinary Savers!"

HICKAM FEDERAL CREDIT UNION Headquarters

P.O. Box 30025 Honolulu, HI 96820 www.hickamfcu.org

808-423-1391 (Oahu)
Toll-free 800-432-4328
(Continental U.S. & Neighbor Islands only)

Hickam FCU Audio Response 808-218-6000 (Oahu) Toll-free 866-903-4328 (Continental U.S. & Neighbor Islands only)

Hickam Branch
Joint Base Pearl Harbor-Hickam

Kahala Mall Kiosk Branch Kahala Mall

> Kaneohe Branch Windward Mall

Kapolei Branch Kapolei Marketplace

Mililani Branch
Town Center of Mililani

Pearlridge Branch
Pearlridge Center Mauka

Pearl City Branch 1260 Kuala Street

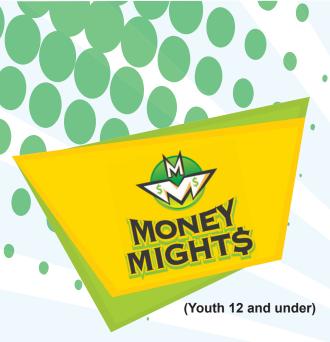


YOUTH

YOUNG ADULT PROGRAMS







Here are the money-saving benefits you will enjoy as a MoneyMight\$ saver:

- A statement every three months showing how much you have saved
- Access to any of our convenient branches; over 5,000 CO-OP shared branches nationwide: and over 70 Hawaii Network shared branch locations in Hawaii
- Free Online Banking and eStatements
- Access to your account information through our Automated Telephone Teller Service (Teller Talk)
- Savings Accounts with very competitive dividend rates
- Availability to open Youth Certificate Accounts with a \$100 minimum balance or a Christmas Savings Account
- A website www.hickamfcu.org to keep you informed



Here are the money-saving benefits you will enjoy as a MoneyMarvel\$ saver:

- No minimum balance, no monthly service charge, Checking Account
- Free Debit/ATM card with surcharge-free access at any Hickam FCU owned ATM and up to 6 surcharge-free transactions per month at any First Hawaiian Bank and CO-OP Network ATM
- Access to any of our convenient branches; over 5,000 CO-OP shared branches nationwide: and over 70 Hawaii Network shared branch locations in Hawaii
- · Free Online & Mobile Banking and eStatements
- Access to your account information through our Automated Telephone Teller Service (Teller Talk)
- Savings Accounts with very competitive dividend rates
- Availability to open Youth Certificate Accounts with a \$100 minimum balance or a Christmas Savings Account
- A website www.hickamfcu.org to keep you informed



Here are the money-saving benefits you will enjoy as a MoneyMaxer\$ member:

- No minimum balance, no monthly service charge, Checking Account
- Free Debit/ATM card with surcharge-free access at any Hickam FCU owned ATM and up to 6 surcharge-free transactions per month at any First Hawaiian Bank and CO-OP Network ATM
- Low interest rate Auto, Personal, and Real Estate Loans*
- Access to any of our convenient branches; over 5,000 CO-OP shared branches nationwide: and over 70 Hawaii Network shared branch locations in Hawaii
- Free Online & Mobile Banking and eStatements
- Access to your account information through our Automated Telephone Teller Service (Teller Talk)
- Savings Accounts with very competitive dividend rates
- Availability to open Certificate Accounts with a \$100 minimum balance, or a Christmas Savings Account, or Retirement Accounts
- A website www.hickamfcu.org to keep you informed

^{*}Subject to loan qualifications and policies of Hickam FCU.