In Memoriam

On December 11, 2018, Hickam Federal Credit Union Board of Director Michael Meaney passed away at the age of 69. Michael joined our Supervisory Committee in 2015, then became a Director in 2016 serving on many Committees leading up to becoming Vice Chairman of the Board of Directors in 2017.

Michael Meaney had a distinguished legal and military career that included retiring as a Captain from the U.S. Naval Reserve Intelligence Program and serving as Deputy Prosecuting Attorney for the City and County of Honolulu and Deputy Attorney General for the State of Hawaii. Michael’s legal and analytical expertise served the credit union well as did his dedication to the credit union and our membership. He will be greatly missed.

Hickam Federal Credit Union is proud to bring convenience and affordable financial products and services to the Windward side of Oahu with the upcoming opening of its seventh branch.

Located in the Windward Mall in Kaneohe, the all-new branch will feature a modern, innovative and inviting atmosphere. With an open design concept, Hickam FCU employees will be able to welcome and interact with members in a more engaging and personable style. The teller stations or “pods” gives the lobby a more spacious and friendly feel that only enhances the personal member service.

If you shop at Windward Mall or live in the area, stop by!

Hickam FCU Kaneohe branch is conveniently located in the Macy’s wing next to Buffalo Wild Wings and Cookie’s Clothing Company and will be open Monday thru Friday 10:00 a.m. to 6:00 p.m., Saturday 9:00 a.m. to 2:00 p.m., and closed on Sundays and observed federal holidays.

Visit www.hickamfcu.org for information and updates on the official opening. We look forward to serving the community on the Windward side!
On Saturday, March 2nd, over 900 members and guests gathered at the Hawaii Convention Center for the Hickam Federal Credit Union 82nd Annual Membership Celebration. The evening was filled with great food, fun, and dancing. After a delicious Prime Rib Dinner Buffet Na Hoku Hanohano Award Winner, Josh Tatofi took the stage and filled the ballroom with a spectacular mix of Hawaiian music and classic hits. And the excitement continued, as guests were asked to pull out their lucky tickets for door prizes, which included $1,000 in cash prizes and a Grand Prize of a $1,000 Travel Certificate. And of course, the evening could not end without late-night dancing to the popular Nueva Vida featuring the amazing Rocky Brown and Jordan Segundo.

We would like to thank all of you who joined us for an evening of fun and fellowship and look forward to seeing you again next year for our 83rd Annual Membership Celebration!

Providing Free Tax Preparation For Those Needing Assistance

Hickam Federal Credit Union is proud to serve, not only our members, but those in the community as well. For the past 12 years, Hickam FCU has participated in the Volunteer Income Tax Assistance (VITA) program and provided free income tax preparation service to low-income individuals, individuals with disabilities, and the elderly.

From February thru April, Hickam FCU staff volunteers prepared tax returns, at the Pearl City Branch, for over 70 individuals. The VITA tax preparation resulted in over $100,000 in tax refunds for those who might otherwise not have had access to reliable or affordable tax preparation service or taken advantage of eligible tax credits.

$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

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**Annual Percentage Yield (APY) for this special is effective 1/2/2019. Dividends must remain in the certificate for the full term. **For this Special, the maximum total amount is $200,000 per member, per term. Multiple certificates may be opened as long as aggregate total does not exceed $200,000 for each term. Other rates and terms available. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Hickam FCU membership required. Other terms and conditions apply. Promotion ends 4/30/2019.

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**Annual Percentage Rate (APR) is 3.25% APR effective 5/1/2019 to 12/31/2019, for up to 15-month Education Loan, with final payment no later than 8/31/2020 for current school year. Minimum loan amount is $1,000. Maximum loan amount is $25,000. Loan proceeds for school invoice: tuition and other costs disbursed directly to your school, and remaining proceeds up to $1,000 to borrower for additional education related costs. Finance charges will accrue from the disbursement date. Automatic payment through a Hickam FCU deposit account required. No refinancing of existing Hickam FCU loans and no other discounts apply. For this Special, a monthly payment example for a $10,000 Education Loan with a 15-month term would be $84.11. All loans are subject to approval. Hickam FCU membership required. Certain terms and conditions apply. Offer good thru 12/31/2019. Other rates and terms available.**

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**Prevent Identity Theft**

**Safety & Security of Personal Documents**

To avoid becoming a victim to an identity thief, it is important to keep personal and financial documents safe and secure. Properly storing important documents not only will help thwart identity theft, but can also help eliminate clutter and keep you organized. Ways to keep your financial and personal information safe and secure include:

**Sign up for e-Statements**
Alleviate clutter and add security by signing up to receive billing and financial statements electronically. Not only will you eliminate the chances of your financial information being lost, or even stolen from your mailbox, you will no longer have the clutter of paper statements. Another advantage is that your electronic statements can be easily secured and stored on your computer or online financial account.

**Keep important documents in a locked filing cabinet or fire/waterproof safe**
Securing personal and financial documents under lock and key will help keep all your documents organized and will prevent them from being accessed by someone who could use the information to steal your identity. It is also a good idea to store hard to replace documents, such as Social Security cards, birth certificates, marriage licenses, divorce decrees, passports, and other important financial and legal papers in a fire/waterproof safe to ensure they are not destroyed in the event of a disaster.

**Shred documents you no longer need**
Occasionally review personal and financial documents and only keep those that are necessary. Any old and outdated documents should be thoroughly shredded before being discarded to prevent them from falling into the hands of an identity thief.
Offering Low-Rate Loans
For All Your Needs

Auto Loans
Motorcycle Loans
Personal Loans
Education Loans
Mortgage Loans
Home Equity Lines of Credit
Credit Cards

For more information on our loan products and current specials visit www.hickamfcu.org, call Loans at 432-9888, or stop by any branch.

HICKAM FEDERAL CREDIT UNION
P. O. Box 30025
Honolulu, HI 96820

Holiday Closures
Memorial Day
Monday, May 27, 2019
Independence Day
Thursday, July 4, 2019

<table>
<thead>
<tr>
<th>Standard Loan Rates (Effective 4/1/14)</th>
<th>APR*</th>
<th>Terms</th>
<th>Monthly Payment Example Per $1,000 Borrowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEW AUTO**</td>
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<tr>
<td>As low as 1.74%</td>
<td>1-3 years</td>
<td>36 monthly payments of $28.53</td>
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<tr>
<td>2.24%</td>
<td>4 years</td>
<td>48 monthly payments of $21.80</td>
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<tr>
<td>2.74%</td>
<td>5 years</td>
<td>60 monthly payments of $17.96</td>
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<tr>
<td>(Over $15,000)</td>
<td>6 years</td>
<td>72 monthly payments of $15.53</td>
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<tr>
<td>(Over $20,000)</td>
<td>7 years</td>
<td>84 monthly payments of $14.02</td>
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<tr>
<td>USED AUTO**</td>
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<tr>
<td>2.24%</td>
<td>1-3 years</td>
<td>36 monthly payments of $28.75</td>
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<tr>
<td>2.74%</td>
<td>4 years</td>
<td>48 monthly payments of $22.03</td>
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<tr>
<td>3.24%</td>
<td>5 years</td>
<td>60 monthly payments of $18.08</td>
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<tr>
<td>(Over $15,000)</td>
<td>6 years</td>
<td>72 monthly payments of $15.76</td>
<td></td>
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<tr>
<td>(Over $20,000)</td>
<td>7 years</td>
<td>84 monthly payments of $14.02</td>
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<tr>
<td>PERSONAL**</td>
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<tr>
<td>5.75%</td>
<td>2 years</td>
<td>24 monthly payments of $44.21</td>
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<tr>
<td>6.25%</td>
<td>3 years</td>
<td>36 monthly payments of $30.54</td>
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<tr>
<td>6.75%</td>
<td>4 years</td>
<td>48 monthly payments of $23.84</td>
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<tr>
<td>7.25%</td>
<td>5 years</td>
<td>60 monthly payments of $19.93</td>
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</tr>
</tbody>
</table>

*Annual Percentage Rate. Rates are subject to change without notice. All loans are subject to credit approval.
**Rate disclosed is the lowest rate available based on the establishment of automatic payment and for applying online. For New Auto loans, rate disclosed includes an additional 0.25% discount with a down payment of 20% or more. Maximum loan amounts are based on 120% MSRP for New Auto Loans and 100% Kelley Blue Book Retail Value for Used Auto Loans which both may include optional equipment, tax, license, GAP, extended warranty or other auto related add-ons. 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. Terms indicated are for payment calculations only.

HICKAM FEDERAL CREDIT UNION
www.hickamfcu.org
(808) 423-1391 (Oahu only)
Toll-free 800-432-4328 (Continental U.S & Neighbor Islands only)
Call Center Hours (HST):
Mon.-Fri., 8am-6pm; Sat. 9am-3pm
Closed on Sundays and Holidays
Audio Response
(808) 218-6000 (Oahu)
Toll-free: 866-903-4328 (Continental U.S & Neighbor Islands only)
Pearl City Branch/Headquarters
1260 Kualoa Street
Mon.-Thurs., 8:30am-5pm
Fri., 8:30am-6pm; Sat., 9am-2pm
Hickam Branch
Joint Base Pearl Harbor-Hickam
Mon.-Thurs., 8am-4pm; Fri., 8am-5pm
Kahala Mall Kiosk Branch
Kahala Mall
Mon.-Fri., 10am-6pm; Sat., 10am-3pm
Kapolei Branch
The Marketplace at Kapolei
Mon.-Fri., 10am-6pm; Sat., 9am-2pm
Millani Branch
The Town Center of Millani
Mon.-Fri., 10am-6pm; Sat., 9am-2pm
Peare Ridge Branch
Pear Ridge Mall Uptown 2nd Level
Mon.-Fri., 9am-6pm; Sat., 9am-3pm

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

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