



HICKAM
FEDERAL
CREDIT
UNION

"We Make a
Difference in Our
Members' Lives"

THE Hickam Difference

A quarterly publication for Hickam FCU members

1ST QUARTER 2017

Notice of the 80th Hickam FCU Annual Meeting and Membership Celebration Dinner Saturday, March 4, 2017 at the Hawaii Convention Center

Registration for the 80th Annual Business Meeting
for members begins at 4:00 p.m.
with the meeting to be conducted promptly at 4:30 p.m.
The Annual Membership Celebration Dinner
starts at 6:00 p.m.
in the Kalakaua Ballroom.
Please join us for an evening of fun and fellowship.



Introducing CardValet™

Managing your Hickam FCU Hoku CheckCard has never been so easy. With Hickam FCU's all-new CardValet you can proactively manage your debit card account and help protect yourself against fraud, all from your smartphone. CardValet gives cardholders the ability to monitor and control account transactions 24/7 by enabling customized settings and alert preferences.

With CardValet you can:

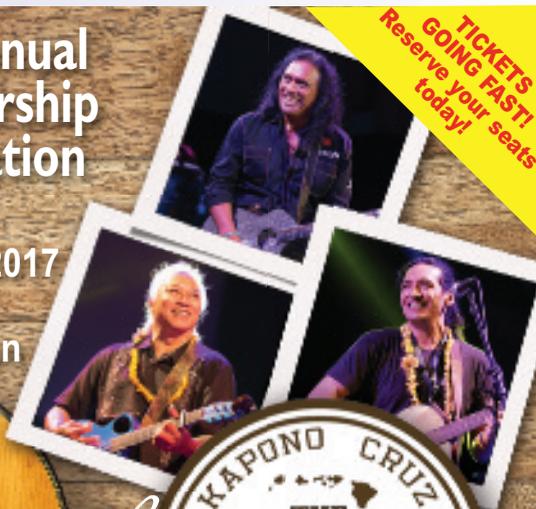
- Set spending limits to allow transactions under a specified amount or decline transactions that exceed your defined threshold.
- Control transactions to merchant specific categories such as gas, grocery store, or restaurants.
- Set location controls to restrict transactions to merchants within a certain range of the cardholders location. Transactions made outside of the specified range will be declined.
- Turn the card "on" to allow transactions in accordance to your specified usage controls or turn the card "off" to disable card usage.
- Monitor and control debit card usage for dependents.
- Plus much more!

Getting started with CardValet is easy. Simply download the FREE CardValet app from the Apple® app store or Google Play™ and register your Hickam FCU Hoku CheckCard. For more information on CardValet stop by a branch, call our Call Center at 423-1391 or visit www.hickamfcu.org.

80th Annual Membership Celebration

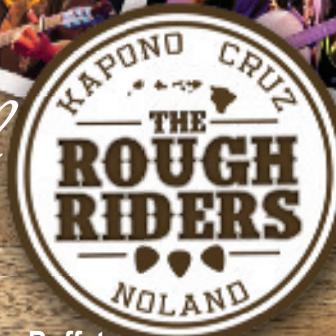
Saturday,
March 4, 2017

Hawaii
Convention
Center



TICKETS
GOING FAST!
Reserve your seats
today!

with



Includes Prime Rib Dinner Buffet,
Drawings for cash prizes and a
Grand Prize \$1,000 Travel Certificate
PLUS spending money!

Dance Music by
Nueva Vida featuring
**Rocky Brown &
Jordan Segundo**

80th
Anniversary
Special Price
\$25
per person

For reservations call (808) 423-1391 or visit a branch.



President's Message

As we begin 2017 anew, I had some time to reflect on how much Hickam Federal Credit Union has accomplished and grown over its rich **80-year** history. Although this time of the year represents an opportunity for all of us to make a new start, ignite optimism, and forge future successes, it also allows us to reflect on where we've been and what got us to where we are. We are not the same credit union as we were in 1936, but our mission has never wavered—to provide service to our membership. As we accomplish this objective in vastly different ways, the proof of any success we enjoy is reflected by the loyalty and support of our members.

Longevity is the result of the dedicated efforts of PEOPLE: our founders, members, volunteers, and staff. It is through the efforts of PEOPLE that have made Hickam Federal Credit Union a great and successful cooperative and it is through the efforts of PEOPLE that helps fulfill our principle mission "to make a difference" for our members.

So, what's in store for 2017?

It is without a doubt that our biggest anticipation for 2017 is the Grand Opening of our new headquarters and flagship branch in Pearl City. The vision and many years of planning will become a stunning reality later in the year. It is really exciting to see the new facility take shape beyond the blueprints and architectural renderings, to ensure our future for another 80 years.

Further, we will continue to bring digital and mobile innovations that will enhance the member experience. We will continue to offer loan solutions that will make borrowing affordable and easy on the pocketbook, and to offer deposit products that will allow our members to earn more. We will also continue to make a difference in the community we serve through our various community service and outreach activities. That being said, I eagerly look forward to 2017 with promise and great optimism.

On behalf of our volunteer Board of Directors and other officials, management and staff, we once again extend a healthy, prosperous, and Happy New Year to you and your family.

Mahalo,

Gerard Auyong

Gerard Auyong, President/CEO

We ♥ Making a Difference

Feeding Hawaii's Hungry.

To lend a hand to Hawaii's seniors, throughout 2016 Hickam FCU participated in the Lanakila Meals on Wheels program. Hickam FCU staff volunteers made bi-weekly meal deliveries to homebound seniors. In addition, Hickam FCU staff

volunteers helped the Lanakila Meals on Wheels program on Thanksgiving Day by preparing meals, which were delivered to those who may otherwise have gone without a warm holiday meal.

Making a Difference for Families and the Community.

In November, Hickam FCU partnered with the Weed and Seed program and provided 350 Keiki ID's during the Safe Communities Day at Leeward Community College.

In the true spirit of giving Hickam FCU donated personal and household goods to the residents of the Mental Health Kokua group home fulfilling their individual wish list.

Also, Hickam FCU volunteer bakers fired-up their ovens, donned their aprons, and baked 60 dozen cookies for the Hickam Air Field 2016 Christmas Cookie Caper. It's a way of creating a home-away-from-home feeling with holiday goodies for the single or deployed airmen.



U.S. Air Force First Sergeant's Association Angel Tree Coordinators pick up donated gifts from Hickam FCU's Main Branch.

And once again, Hickam FCU partnered with the U.S. Air Force First Sergeant's Association Angel Tree program. We are deeply grateful to all of those who made a donation to the Angel Tree and helped brighten the holidays for many Hickam Air Field children.

With the help of generous hearts, Hickam FCU was able to bring holiday joy to over 120 children.

In addition, a big "mahalo" goes to the lodge brothers of the Daniel "Chappie" James Jr. Lodge #4, who graciously donated 26 bicycles to the Angel Tree. Also, students from Fay Nishimura's Alvah Scott Elementary School third grade class worked hard to collect monetary donations from family and school faculty by doing extra chores and writing donation request letters. The class was able to raise an unbelievable \$600, which was used to purchase gift donations.



Students from Fay Nishimura's third grade class deliver Angel Tree donations to the Hickam FCU Pearlridge Branch.



Hickam FCU staff volunteers prepare Thanksgiving meals for the Lanakila Meals on Wheels program.

SecurLOCK™ Communicate

Enhanced Fraud-Monitoring Service For Hickam FCU MasterCard® Credit Cards



Providing members financial safety and security is a top priority at Hickam Federal Credit Union. That's why we are proud to provide SecurLOCK Communicate, an enhanced fraud-monitoring service for Hickam FCU MasterCard® credit cards. SecurLOCK Communicate provides real-time fraud alerts sent via text message, email, or telephone call. In the event a suspicious transaction occurs on your credit card, an alert is sent to confirm if the transaction is authorized. If the transaction is authorized, no further action is required. If the transaction is deemed to be fraudulent, additional safety measures will be initiated to protect your account.

To take full advantage of the enhanced real-time fraud alerts, it is important that Hickam FCU has your current phone number and email address. Call our Call Center at 423-1391 to report any changes.

There's Still Time to Make Your IRA Contributions!

We all know, saving for retirement is important. If you did not make a contribution to your Hickam FCU IRA in 2016, there's still time. To take advantage of the tax benefits for the 2016 tax year, you have until April 18, 2017 to make a contribution. The maximum per person contribution for Traditional and Roth IRAs is \$5,500 or \$6,500 if you are 50 years or older.

Don't have a Hickam FCU IRA? No problem. Hickam FCU offers several retirement accounts with great features like:

- No minimum balance.
- Contributions may be made in a "lump sum" or by regular deposits throughout the year.
- No monthly fees.
- IRA Certificates are also available with a minimum deposit of \$500 and terms of 12, 24, 36, and 60 months.

For more detailed information on IRAs and the tax benefits, speak with a tax professional. For more information on a Hickam FCU IRA Savings Account or IRA Certificate visit hickamfcu.org or stop by any one of our convenient branch locations.

**Save up to \$15
and Get a Chance
to Win \$25,000!**



Hickam Federal Credit Union has teamed up with TurboTax to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- Get your maximum refund. TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- You're never alone. Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.

Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹ Visit www.hickamfcu.org to start TurboTax today!

1. Visit <http://turbotax.intuit.com/tp/oy/guarantees.jsp> for TurboTax product guarantees and other important information. 1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

Get Your Tax Refund Fast With Direct Deposit

If you are expecting a tax refund, why wait weeks to get a paper check in the mail when you can get your money within days with direct deposit? The IRS makes depositing your tax refund directly into your Hickam FCU savings or checking account easy and convenient. Plus, you can split your refund and directly deposit into as many as three different savings or checking accounts.

Compared to postal mail; direct deposit is a safer and quicker way to get your refund. To have your refund directly deposited into a single Hickam FCU account follow these steps in the "Refund" section of the 1040 IRS tax form.

1. Line 76a - Fill in the calculated amount that you expect to be refunded.
2. Line 76b - Fill in the Hickam FCU Routing Number **321379106**.
3. Line 76c - Indicate if you want your refund deposited into your Checking or Savings account.
4. Line 76d - Fill in your Hickam FCU account number.

If you would like to split your direct deposit among two or three different Hickam FCU accounts, complete IRS Form 8888 Allocation of Refund.

If you have any questions concerning your tax refund through direct deposit, talk with a tax preparer or give us a call at 423-1391.

THE CAR OF YOUR DREAMS Is At Your Fingertips

NEW & USED AUTO Loan Specials

Now is the perfect time to get the car you've been dreaming of at a low rate you can afford!

3.00% APR*
For 60-month term.

With a loan amount of \$20,000 for 60-month term the monthly payment will be \$359.39.

4.00% APR*
For 72-month term.

With a loan amount of \$20,000 for 72-month term the monthly payment will be \$312.93.

5.00% APR*
For 84-month term.

With a loan amount of \$20,000 for 84-month term the monthly payment will be \$282.71.

*Annual Percentage Rate (APR) disclosed for this special is the best rate available based on a 60-month, 72-month, or 84-month term. *Maximum loan amounts are based on 140% MSRP for New Auto Loans and 140% Kelley Blue Book Value for Used Auto Loans which may include tax, license, GAP, extended warranty or other auto related add-ons. Higher rates may apply depending on loan term, collateral, member's credit performance. No refinancing of existing Hickam FCU auto loans. All loans are subject to approval. Certain terms and conditions apply. Other rates and terms available. Hickam FCU membership is required. Rates subject to change. This special good thru 1/31/2017.



HICKAM
FEDERAL
CREDIT
UNION

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Holiday Closures

Martin Luther King, Jr. Day

Monday, January 16, 2017

Presidents' Day

Monday, February 20, 2017

SAVE THE DATE!

Saturday, March 4, 2017

80th Annual Meeting &
Membership Celebration
at the Hawaii Convention Center
Reserve your seats today!.

STANDARD LOAN RATES (Effective 4/1/14)

	APR*	Terms	Monthly Payment Example Per \$1,000 Borrowed
NEW AUTO**	1.74%	1-3 years	36 monthly payments of \$28.53
	2.24%	4 years	48 monthly payments of \$21.80
	2.74%	5 years	60 monthly payments of \$17.86
	3.74%	6 years	72 monthly payments of \$15.53
(Over \$15,000)	4.74%	7 years	84 monthly payments of \$14.02
USED AUTO**	2.24%	1-3 years	36 monthly payments of \$28.75
	2.74%	4 years	48 monthly payments of \$22.03
	3.24%	5 years	60 monthly payments of \$18.08
	4.24%	6 years	72 monthly payments of \$15.76
	4.74%	7 years	84 monthly payments of \$14.02
PERSONAL**	5.75%	2 years	24 monthly payments of \$44.21
	6.25%	3 years	36 monthly payments of \$30.54
	6.75%	4 years	48 monthly payments of \$23.84
	7.25%	5 years	60 monthly payments of \$19.93

*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

Monday-Friday, 8am-6pm HST

Saturday 9am-3pm HST

Closed on Sundays and Holidays

Audio Response

(808) 218-6000 (Oahu)

Toll-free: 866-903-4328

(Continental U.S. & Neighbor Islands only)

Main Branch

Joint Base Pearl Harbor-Hickam
Mon-Thurs, 8am-4pm. Fri, 8am-5pm.

Mililani Branch

The Town Center of Mililani
Mon-Fri, 10am-6pm. Sat, 9am-2pm.

Pearlridge Branch

Pearlridge Mall Uptown 2nd Level
Mon-Fri, 9am-6pm. Sat, 9am-3pm.

Kapolei Branch

The Marketplace at Kapolei
Mon-Fri, 10am-6pm. Sat, 9am-2pm.

Kahala Mall Kiosk Branch

Kahala Mall
Mon-Fri, 10am-6pm. Sat, 10am-3pm.

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accurate at the time of printing.



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