



HICKAM
FEDERAL
CREDIT
UNION

"We Make a
Difference in Our
Members' Lives"

THE Hickam Difference

A quarterly publication for Hickam FCU members

2ND QUARTER 2017

Access Your Account 24/7



Taking a long vacation? Too busy with work to stop by a branch? Whether you're traveling or just tied up, our 24/7 convenient services make managing your money a breeze.

Online Banking

With Online Banking you can pay bills, check account balances, transfer money between accounts, enroll in our eStatement service with eNotices, order checks, and more!

Mobile Banking

Bank with your smartphone whenever it's most convenient for you. Download the Hickam FCU Mobile App to view account balances and transaction history, transfer money between accounts, receive account alerts, locate ATMs or Branches, or remote deposit checks into your account.

Text Banking

Access your account from any mobile device with text messaging capabilities. It's a fast, convenient, and practical way to view account balances, view transaction history, or receive account alerts.

ATM Access

Access your money 24/7 at one of Hickam FCU's conveniently located ATMs or surcharge-free at over 290 First Hawaiian Bank ATM location in Hawaii (185 located on Oahu), Guam, and Saipan. Plus, Hickam FCU has partnered with the CO-OP Financial Services, the nation's largest surcharge-free ATM network, that offers access to over 25,000 ATMs throughout the mainland and here in Hawaii.

For more information on all our convenient services visit www.hickamfcu.org or give us a call at 808-423-1391.

Give a Hoot About
Saving™



HICKAM FEDERAL CREDIT UNION
CELEBRATES YOUTH MONTH

What kind of saver is your child? One who saves happily, or with a scowl?

While every saver is unique, most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one Hickam Federal Credit Union is committed to helping our youngest members develop.

That's why we have programs and services designed just for young people. By helping your child give a hoot about saving now, you'll help them soar when they're older.

Show your little birds how owl-some saving is by stopping by one of our Hickam FCU branches during National Credit Union Youth Month to open their own Savings Account.

Open a **KEIKI SAVINGS ACCOUNT**
in April and enter your child
to win one of two

COZMO
Big brain. Bigger personality.



anki

It's the little bot with super-powered smarts!

Plus, each child will also receive a
FREE "STACKABLE" COIN BANK.*
Promotion ends 4/30/2017.

Visit hickamfcu.org or a branch for
Official Rules of the COZMO® Giveaway.



*While supplies last.

Celebrating 80 Years of Member Service

On Saturday, March 4th, nearly 1,100 members and guests gathered at the Hawaii Convention Center for the Hickam Federal Credit Union 80th Annual Membership Celebration. The evening was filled with great food, fun, and dancing. After a delicious Prime Rib Dinner Buffet Hawaii music icons, The Rough Riders featuring Henry Kapono, John Cruz, and Brother Noland took the stage and filled the ballroom with a spectacular mix of their classic hits. And the excitement continued, as guests were asked to pull out their lucky tickets for door prizes, which included \$2,500 in cash prizes and a Grand Prize of a \$1,000 Travel Certificate plus \$500 spending money. And of course, the evening could not end without late-night dancing to the popular Nueva Vida featuring 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 81st Annual Membership Celebration!



Board of Directors Ray Romero (left) and Adrian Yunson (right) congratulate Grand Prize winner Dawn Gouveia.



During the 80th Annual Membership Celebration Hickam FCU Vice President of Human Resources Lyris Kaneshiro (left) and Board Vice Chairperson Carol Ebia (right) congratulate the Employee of the Year Chenta Dorpema (center).

We ♥ Making a Difference

10 Years of Providing Free Tax Preparation For Those Needing Assistance

In 2007, Hickam Federal Credit Union began its partnership with the Volunteer Income Tax Assistance (VITA) program to provide free income tax preparation service to low-income individuals, individuals with disabilities, non-English speaking taxpayers, and the elderly.

Over the past decade, Hickam FCU staff volunteers have prepared tax returns, every January thru April, for nearly 1,500 individuals who might otherwise not have had access to reliable or affordable tax preparation services or taken advantage of eligible tax credits that could result in maximizing their tax refunds.



\$100 CASH REWARD WITH EVERY NEW LINE

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

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



Protect Your Personal Information on Social Media



Are you one of the hundreds of millions of people who have an account on a social networking website? Do you openly share your name, address, or birth date with everyone who views your profile? If so, you may be opening yourself up to potential identity theft. As more and more individuals join social networking websites, identity thieves are seizing the opportunity to steal personal information you openly share on your profile. You may not realize it, but divulging just a few key personal details can be extremely risky and may expose yourself to possible financial heartache.

Here are some tips on how to protect yourself from social networking identity fraud:

Avoid Oversharing

Don't share detailed information on your social network page such as your full name, address, or birthday for the public to see. Also, avoid sharing the "copy and paste" questionnaires asking you to fill in personal information such as where you were born, name of first pet, your high school mascot, make or model of first car, etc. Those types of questions are typical security questions for online account access. Identity thieves can gather those bits of information to put together the puzzle to your identity.

Check Security & Privacy Settings

Most social networking sites offer customizable security and privacy settings that allow the account holder to authorize who can and cannot view the information posted on their profile. It is a good idea to use these settings to block people you do not know from accessing your profile and seeing your information.

Beware of Strangers

Don't befriend people you don't know in real life. That stranger who suddenly wants to be your new "friend" may be an identity thief trying to get you to disclose personal information in an attempt to steal your identity.



Hickam Federal Credit Union Education Loans for 2017-2018 School Year Pre-K to 12th Grade

Financing To Cover Tuition & Other Education-Related Costs

3.00% APR*

Offer good through 12/31/2017.
Loan amounts from \$1,000 to \$25,000.

Apply for your Education Loan online at hickamfcu.org, call Loans at 432-9888, or at any branch.

Annual Percentage Rate (APR) is 3.00% APR effective 5/1/2017 to 12/31/2017, for up to 15-month Education Loan, with final payment no later than 8/31/2018 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. All loans are subject to approval. Hickam FCU membership required. Certain terms and conditions apply. Offer good thru 12/31/2017. Other rates and terms available.



Taking a Spring Break? Notify Us.

If you are taking that much needed Spring Break, don't get stuck without access to your Hoku CheckCard or Hoku ATM card. Notify Hickam FCU before traveling so we can take the necessary steps to ensure your account does not incur any interruption in service.

As part of our commitment to protecting our members, Hickam FCU monitors suspicious or unusual activity on accounts, including transactions that occur out-of-state or in other countries. If your Hoku CheckCard or Hoku ATM card is used outside of your normal usage pattern, we may block access to your card. To ensure continued card service while you are on vacation, call Hickam FCU at 808-423-1391 to notify us when and where you will be traveling and provide a contact number where you can be reached.





Low Rate Auto Loans For The Car of Your Dreams

With low rate Auto Loans and online loan applications we make buying the car of your dreams more affordable!

We have also combined resources with Credit Union Direct Lending (CUDL) to provide you with the best possible options to make your auto buying experience easier and more convenient.

Visit www.hickamfcu.org to see our latest Auto Loan Specials, to get pre-approved for an Auto Loan online, car buying tips, and more!



**HICKAM
FEDERAL
CREDIT
UNION**

P. O. Box 30025
Honolulu, HI 96820

PRSRT STD
U.S. Postage
PAID
Honolulu, HI
Permit No. 9235

Holiday Closures

Memorial Day
Monday, May 29, 2017
Independence Day
Tuesday, July 4, 2017

STANDARD LOAN RATES (Effective 4/1/14)

	APR* As low as	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
(Over \$20,000)			
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
(Over \$15,000)			
(Over \$20,000)			
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.

Board of Directors

Ray Romero <i>Chairman</i>	Larry Damewood <i>Director</i>
Carol J. Ebia <i>Vice Chairperson</i>	Michael Meaney <i>Director</i>
Abigail K. Nishida <i>Chief Financial Officer</i>	Tina Mendes <i>Director</i>
Sharon K. Miyazawa <i>Secretary</i>	Cheryl Suzuki <i>Director</i>
	Adrian Yunson <i>Director</i>

Supervisory Committee

Robert Davis <i>Chairman</i>	Frederick Mark <i>Member</i>
Curtis Popa <i>Secretary</i>	

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



Federally insured by NCUA