



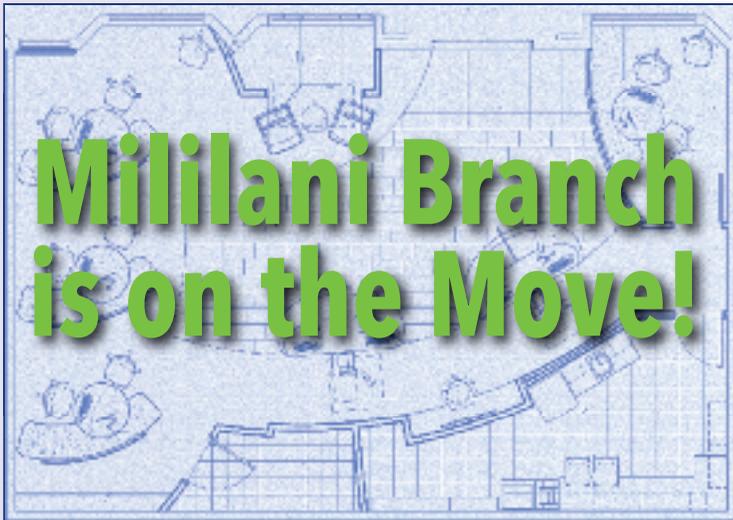
HICKAM
FEDERAL
CREDIT
UNION

"We Make a
Difference in Our
Members' Lives"

THE Hickam Difference

A quarterly publication for Hickam FCU members

4TH QUARTER 2017



Mililani Branch is on the Move!

After 17 years at its current location, the Mililani Branch is moving to a bright, new, technology driven branch just a few doors away in the Town Center. The interior space will be an open-space branch concept with a modern, member friendly design. The new branch will feature flexible work stations that eliminates the traditional teller line, which will transform the over-the-counter experience into a more personable style of service. Now, you will be able to stand with our friendly Mililani Branch staff in a more engaging environment.

To facilitate this move, we will move the current Mililani Branch to its new location at the close of business on Saturday, October 28. We will re-open the new Mililani Branch on Monday, October 30.

Time Schedule for the move is as follows:

**Saturday, October 28, after 2:00 pm
through Sunday, October 29:**

Mililani Branch ATM unavailable. All other remote access services such as Online and Mobile Banking and Audio-Response telephone service will be available.

(First Hawaiian Bank ATM available in the Town Center of Mililani Zippy's Restaurant)

Monday, October 30, 10:00 am:

New Mililani Branch opens for business as usual.

(Pending unexpected delays, all ATM and transactions services are expected to be restored)

Please call (808) 423-1391 for a recording of any updates of the new Mililani Branch opening or visit our website at www.hickamfcu.org for more information. Thank you in advance for your patience as we make improvements to better serve you in our new Mililani Branch location.

81st Annual Membership Celebration

featuring

2017
GRAMMY®
WINNER

KALANI PE'A

Saturday, February 24, 2018
Hawaii Convention Center

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

\$30 per person

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



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

We ♥ Making a Difference

Hickam FCU Donates Over \$8,000 to Deserving Charities

Thanks to the generosity and support of members and staff, Hickam FCU was able to raise over \$8,000 to benefit three deserving organizations, the United Cerebral Palsy Association of Hawaii, the Aloha United Way, and the Children's Miracle Network benefitting the Kapi'olani Medical Center for Women and Children.

Here at Hickam FCU, we believe in "making a difference in our members' lives" but we also believe it is important to reach out and make a difference in our community as well. That's why, year after year, the Hickam FCU 'ohana is proud to give back to these wonderful organizations. To all who made a donation, thank you for helping to make a difference in the lives of others.



Hickam FCU staff members Patrick Miyasato (left) and Adam Aspelin (right) present a donation to Donna Fouts, Executive Director of the United Cerebral Palsy Association of Hawaii.

Hickam FCU Supports the Community With FREE Keiki ID Events

Recently, Hickam FCU provided nearly 400 of its popular Keiki and Kupuna ID's at two community events, the Hickam Communities National Night Out, an annual community-building campaign focused on promoting police-community partnerships and neighborhood safety, and the Aloha Festivals Keiki Ho'olaule'a at Pearlridge Shopping Center.

Hickam FCU's mission is the safety and security of its members and community. The Keiki & Kupuna ID service provides parents and caregivers of the elderly, a wallet sized photo ID with descriptive information and a digitally scanned fingerprint that may be used to aid authorities in the event a loved one goes missing.



Hickam FCU staff volunteers provide Keiki and Kupuna ID's during the Hickam Communities National Night Out event.



Student volunteers from Hawaii Baptist Academy join Hickam FCU to provide Keiki and Kupuna ID's during the Pearlridge Keiki Ho'olaule'a event.

\$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 LoveMyCrediUnion.org/Sprint to calculate your cash rewards.

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LOVE MY CREDIT UNION REWARDS



Celebrate International Credit Union Day

On October 19, Hickam Federal Credit Union, along with more than 56,000 credit unions around the world, will celebrate

International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

This is because, unlike other financial institutions, credit unions are not-for-profit. A credit union's primary purpose isn't to score record profits in order to cut shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

Hickam FCU celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life.

Stop by any Hickam FCU branch on International Credit Union Day, Thursday, October 19, 2017* and receive a 2018 Pocket Calendar* and a member appreciation treat.

*While supplies last. Limit 2 per member, per day.

CardValet®

Manage and Monitor Your Hoku CheckCard Anytime, Anywhere.

With the busy holiday shopping season just around the corner it is important to keep track of your spending. But, it is equally as important to monitor your accounts for unauthorized or fraudulent activity as well. During the holiday season there is a substantial increase in fraudulent activity making it an even more crucial time to be vigilant.

A great way to help you monitor and control your Hoku CheckCard usage is by downloading the CardValet app. The CardValet app allows you to proactively manage your debit card account, set spending thresholds, and monitor for unauthorized usage, all from your mobile device. CardValet gives cardholders the ability to receive real-time notifications by enabling customized settings and alert preferences.

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 (808) 423-1391 or visit us online at www.hickamfcu.org.

Maximize Your Purchasing Power



A low-rate Hickam FCU Mastercard® Credit Card is the perfect tool to help you maximize your purchasing power and provides the financial flexibility you need. Hickam FCU

Mastercard Credit Cards are conveniently accepted worldwide and offer enhanced fraud protection giving cardholders added peace of mind. Plus, Hickam FCU Mastercard Credit Cards include great money-saving features, such as:

- Fixed low interest rates
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- Cash back or travel & merchandise rewards

For more information or to apply, stop by one of our conveniently located branches, call our Call Center at (808) 423-1391, or visit us online at www.hickamfcu.org.

Kick-start Your Holidays

Personal Loan Rates as Low as

2.50% APR*

For up to 36-month term.
Loan amounts from \$1,000 to \$25,000.

Apply online at hickamfcu.org or call Loans at 432-9888.

*Annual Percentage Rate (APR) is the lowest rate available for up to a 36-month term and includes a 0.25% APR discount for set up of Automatic Payment from a Hickam FCU deposit account and a 0.25% APR discount for Online Loan Application. Higher rates may apply depending on loan term, member's credit performance, and/or without online application or the cancellation of automatic payment. Minimum loan amount is \$1,000 and maximum loan amount is \$25,000. At 2.50% APR for a 36-month term the monthly payment for a \$25,000 loan would be \$721.56; and for a \$1,000 loan the monthly payment would be \$28.87. Refinancing of an existing Hickam FCU loan does not apply to this offer. Other rates and terms available. All loans are subject to approval. Certain terms and conditions apply. Rates are subject to change. Hickam FCU membership required. Offer good thru 10/31/2017.



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Holiday Closures

Columbus Day

Monday, October 9, 2017

Veterans Day

Friday, November 10, 2017
Main Branch CLOSED

Saturday, November 11, 2017
All Branches CLOSED

Thanksgiving Day

Thursday, November 23, 2017

Christmas & New Year's Day

Mon., Dec. 25, 2017 & Jan. 1, 2018
All Branches CLOSED

STANDARD LOAN RATES (Effective 4/1/14)

	APR*	Terms	Monthly Payment Example Per \$1,000 Borrowed
NEW AUTO**	As low as 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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