



# Kahuku Federal Credit Union

## CHRISTMAS CLUB BALANCES DEPOSITED TO SAVINGS !!

On October 1, 2017 all Christmas Club balances (Santa's Helper) including dividends earned at 4.06% APY were deposited into your regular savings account. The funds are available for you to begin your holiday shopping early and get the best gift selections before the crush of shoppers flood the malls and online stores. Remember to deposit some money into next year's Santa's Helper account and make regular deposits for another fantastic Christmas. Remember, the sooner you start saving, the more dividends you earn at the great 4.06% rate. Compare this rate with any other bank or credit union in Hawaii to see how fantastic it is.

## NEW DIVIDEND RATES

*We conducted our quarterly survey on loan and deposit interest rates in the state of Hawaii and have again found ours to be among the best offered.. These rates listed in the right margin will be effective on October 1, 2017. Take advantage of these excellent dividend rates and support your Credit Union by making regular deposits to your savings and Christmas Club (Santa's Helper) accounts. The Christmas Club account pays an exceptional dividend rate up to a limit of \$2,500.00. And you can put your extra dollars into a 90-day or one-year Share Certificate and watch how quickly your savings balances increase. You may also borrow against your savings account or certificates rather than cashing them in, should you need quick funds. In keeping with the credit union philosophy of "People Helping People" your deposits are loaned to other members for cars and other personal needs, so encourage your family and friends to join our excellent credit union. Remember that all accounts are insured up to \$250,000.00 by the NCUA.*

Fourth Quarter 2017

### Fourth Quarter Holidays

*Closed Oct.. 9th (Monday)*

*Columbus Day*

*Closed Nov. 10th (Friday)*

*Veterans Day*

*Closed Nov. 23th (Thursday)*

*Thanksgiving Day*

*Closed Dec. 25th (Monday)*

*Christmas Day*

### Hours of Operation:

M-F 8:00am-12:00pm  
1:00pm-4:00pm

Saturday 8:00-12:00pm

### Loan Rates

Type	Term	Rate (APR)
Share	up to 10 yrs	2.50% over div rate
Car	up to 6 yrs	5.25-15.00%
Personal	up to 4 yrs	7.75%-18.00%

### Share Rates

Type	Rate	APY
Regular savings	.75%	.75%
90-day certificate (\$500 minimum)	1.00%	1.00%
1-yr certificate (\$500 minimum)	1.25%	1.26%
Christmas (\$2500 maximum)	4.00%	4.06%

# Kahuku Federal Credit Union

56-576A Kamehameha Highway  
PO Box 245  
Kahuku HI 96731  
Phone: 808-293-9063  
Fax: 808-293-7667  
Email: kahukufcu@aol.com

*Like family, we care*

## KFCU Debit Card Recommendations

- Always keep track of your transactions and update your balance promptly to avoid having to pay NSF fees. Remember not to depend on the balance shown at the ATM.
- Keep your password safe and secure. If you lose it or forget it, you will have to order a new one from the credit union.
- Never let someone else use your debit card. Instead, do the transaction for them to keep your financial information safe.

## Thinking about Buying or Refinancing your Truck or Car??

Many members have complained to us about being hassled at the car dealer's lot and having to spend all day there negotiating prices. Avoid the hassle. Simply apply for a preapproved loan and you have the power when you negotiate. If the dealer won't negotiate, tell him you've already been approved for the loan and if he won't give you a better deal, you'll go somewhere else. To apply, fill out our application form and give us your current paystubs and we will process and give you an answer in one day.

Remember, you can purchase your car from a private party instead of a dealer. Go where you can get the best deal!

If you already have your vehicle financed elsewhere, but you would like to see if you qualify for a lower monthly payment or interest rate, call us. We'll make the process fast and painless.



## KFCU FEE SCHEDULE AS OF JANUARY 1, 2018

Membership fee	\$1.00	Account closure fee	\$5.00
Excessive withdrawal fee	\$2.00	(within 90 days)	
(per withdrawal if more than 3 in a month)		Photocopy fee per page	\$2.50
Share draft min. opening dep.	\$20.00	Wire transfer fee	\$20.00
Share draft min. balance	\$0.00	Check order fee	varies
Overdraft fee per item	\$19.50	Legal process fee	\$15.00
Returned share draft fee per item	\$19.50	Teller checks	\$1.00
Stop payment fee	\$10.00	(first 5 free per month)	
Share draft service chg monthly	\$2.00		
Account research fee per hour	\$20.00		
Statement copy fee per page	\$2.50		
Deposited item return fee	\$15.00		
Inactive account fee per month	\$2.00		