

# Kahuku Federal Credit Union

WHEN STRANGERS ASK ME WHAT'S SO GOOD ABOUT KAHUKU FEDERAL CREDIT UNION, I TELL THEM

- They have a 0.75% apy rate on regular savings accounts, one of the highest in Hawaii.
- They pay the highest rate on Christmas Club accounts – 4.06% apy- for up to \$2,500.
- Their CD rates range from .80%-1.00% apy for terms up to 1 yr, among the highest in Hawaii.
- They have lots of free parking around their office.
- Their employees will usually answer your telephone calls before the 2<sup>nd</sup> ring.
- Their office never closed during the pandemic.
- They open Saturdays for you.
- They have a Suggestion Box in the lobby if you think they are missing something.

SO, WHAT'S SO GOOD ABOUT YOUR BANK?

Second Quarter 2022

Holiday Closings

Jul. 4th, Mon    Independence Day  
 Aug. 19th, Fri    Statehood Day  
 Sep. 5th, Mon    Labor Day

Don't be fooled!!

COVID19 and its variants are still around. Take care and Do your part to help friends and family . . . mask, social distance, wash hands, vaccinate, boost, test and isolate (if positive).

Hours of Operation

M-F    8:00am-4:00pm  
           (closed noon-1:00pm for lunch)  
 Sat    8:00am-12:00 noon

Loan Rates

Type	Term	Rate (APR)
Share-secured	up to 10yr	2.5% over div rate
Auto/truck	up to 7yr	5.25%-16.75%
Personal	up to 5yr	7.75%-18%

Share Rates

Type	APY
Reg shares	0.75%
90-day CD (\$500 min)	0.80%
1-year CD (\$500 min)	1.00%
Christmas (\$2,500 max)	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 Loan Policy**

Members' loan rates and terms are determined by their credit (FICO) scores as reported by the applicable credit reporting agency. The higher the credit score, the lower the loan rate and the longer the loan term. You may obtain your free credit report at:  
[:www.annualcreditreport.com](http://www.annualcreditreport.com)

**SAVINGS RATES SURVEY – AS OF 6/06/2022**

We have just conducted a survey among banks and credit union and are happy to report that we still give our members excellent deposit rates\*.

Bank/Credit Union	Reg svgs	3-mo CD	6-mo CD	1-yr CD
First Hawn	0.02%	n/a	0.03%	0.5%
HI State FCU	0.03%	n/a	0.15%	0.20%
HI USA FCU	0.05%	n/a	0.15%	0.25%
Koolau FCU	0.05%	n/a	0.20%	0.30%
Pearl Hawaii FCU	0.10%	0.20%	0.25%	0.45%
Kahuku FCU	0.75%**	0.80%	n/a	1.00%

\*All rates shown in Annual Percentage Yields.

\*\*\$100 minimum balance required for this rate.

Please call the credit union at (808) 293-9063 if you have any questions.

**Truck or Car Monthly Payments**  
**for Our New 84-month Plan**

Example: If you have a 660 FICO score, expect to pay the following monthly payment for 84 months at a 6.50% APR interest rate.

Loan Amount	Approx payment
\$20,000	\$298
\$30,000	\$446
\$40,000	\$595
\$50,000	\$743
\$60,000	\$892

The above example is intended to give you an estimate of monthly payments only based on a 660 FICO score. Please call the Credit Union at 293-9063 if you need more exact monthly numbers.

**Reminders**

*Let us know when you move so we don't get mail return fees from the post office which we will pass on to you.*

*Before you travel and want to use your debit card, let us know so we can make sure your transactions don't bounce.*

*Your debit card is tied to your checking account, not your savings account.*

*Your loan payments are due on the 29<sup>th</sup> of each month. Your late payments damage your FICO score.*