

# Kahuku Federal Credit Union

## SAVINGS RATES SURVEY

Your Kahuku FCU surveyed the savings and share certificate rates of other banks and credit unions in Hawaii on September 17, 2020 with the following results. All rates are shown in annual percentage yield (APY).

<u>Company</u>	<u>Reg Savings</u>	<u>90-day CD</u>	<u>6-mo CD</u>	<u>1-yr CD</u>
First Hawn	.02%	n/a	.03%	.15%
HI State FCU	.07%	n/a	.30%	.40%
HI USA FCU	.10%	n/a	.20%	.35%
Koolau FCU	.05%	n/a	.15%	.40%
Pearl HI FCU	.10%	.20%	.25%	.45%
Kahuku FCU	.75%	.80%	n/a	1.00%

If you're looking to get the highest deposit rates for up to one year, look no further. Come in and take advantage of our exceptional rates.

## CHRISTMAS CLUB MONEY HAS TRANSFERRED

Nothing says "It's Almost Christmas" like your Christmas Club funds being deposited into your regular savings accounts. And that's what happened on October 1<sup>st</sup>. So, start your holiday shopping early, take advantage of the discounts and get those hard to find gifts while they're still available. Don't forget to set aside some money to start your 2021 Christmas Club account or call us and we'll transfer back some funds for next year. The earlier you start depositing, the more interest you earn for next year.

## FOURTH QUARTER 2020

*Are you having trouble making your KFCU loan payments because you have reduced work hours or on furlough? Come in and get a loan extension for no cost and protect your credit rating.*

### Hours of Operation

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

### Loan Rates

<u>Type</u>	<u>Term</u>	<u>Rate (APR)</u>
Share-secured up to 10yr		2.5% over div rate
Auto/truck	up to 6yr	5.75%-17.5%
Personal	up to 4yr	7.75%-18%

### Share Rates

<u>Type</u>	<u>Rate</u>	<u>APY</u>
Reg shares	0.75%	0.75%
90-day CD (\$500 min)	0.80%	0.80%
1-year CD (\$500 min)	1.00%	1.00%
1-year CD (\$10,000 min)	1.00%	1.00%
Christmas (\$2500 max)	4.00%	4.06%