



Hickam Hickam *Flayer*

1st
Quarter
2003

What's Inside

page 1

A Message from the
Chairman

Patriot Act

Annual Dinner

page 2

Are you aware?

Build your dreams
with a Home Equity
Loan

Savings Rates

Loan Rates

Observed Holidays

Officials

Office Locations and
Hours

A Message from the Chairman

Happy New Year! As nice as it is to reflect on the successes and good memories of 2002, we are excited as we look forward to what the new year will bring. The opening of our Kapolei Branch serves as another example of our commitment to the community we serve, and we will continue that trend in 2003. We are always looking for ways that we can better serve you, our members.



Over the holidays, I, like many of you, had the opportunity to spend some quality time with my family and friends, my ohana. It gave me time to reflect on how fortunate we are in Hawaii to be a part of so many ohanas, to be connected with so many supportive and caring people. I am proud to be part of our ohana at Hickam Federal Credit Union, and thank you for being a part of it!

USA Patriot Act

On October 26, 2001, President Bush signed into law the USA Patriot Act. The purpose of this law is to help protect you, your family and our country from terrorism by preventing terrorist financing. How does this affect your account(s) with Hickam FCU? Here's a brief summary of some of the changes we've implemented to comply with this Act. We will need to:

- verify the identity of all new credit union members and existing members opening new accounts, applying for a loan, or being added on to an account
- verify the identity of members and non-members who may have access to new or existing accounts or loans
- retain copies of the documents (i.e. driver's license, passport, military I.D., etc.) used to verify your identity

Verification of your identity may include retaining your fingerprint on checks deposited or cashed, or requesting copies of valid federal or state government issued identification.

We appreciate your patience and understanding as we work to support these efforts to maintain the security of your funds and our country. Please call or visit us for more information.

66th Annual Dinner Meeting

Saturday, March 1, 2003
Sheraton Waikiki Hotel
Hawaii Ballroom

Call 440-5161 for
more information

**Tables still
available!**



Are you Aware?

Tired of standing in line? Want a quicker, more convenient way to conduct transactions?

Try one of these...
ATM

In Branch Drop Boxes - for loan payments and deposits (please no cash)

www.hickamfcu.org - promotions, rates, etc.

One of our four convenient branches including our newly opened KAPOLEI Branch! (See bottom right for addresses and hours)

Build Your Dreams with a Great Home Equity Loan!



Borrow up to 100% of your home value.

Ready to buy a new home? Want to make those home improvements? Use the equity in your home to make it happen! Qualified members can borrow up to 100% of the appraised value.

Some qualifications and restrictions may apply. All mortgage property must be located in the State of Hawaii. For more information, please call one of our loan officers at 808-440-5380.

SAVINGS RATES

	Minimum Balance	Rate	APY *
Money Market	\$20,000+	2.25 %	2.27 %
	\$10,000-\$19,999	1.75 %	1.76 %
	\$5,000-\$9,999	1.50 %	1.51 %
IRA Savings	\$0-\$4,999	0.00 %	0.00 %
	\$20,000+	2.25 %	2.27 %
	\$4,000-\$19,999	2.00 %	2.02 %
Savings	\$0-\$3,999	1.75 %	1.76 %
	\$100	1.50 %	1.51 %
Christmas Savings	None	1.00 %	1.01 %
Checking	None	0.50 %	0.50 %
Certificates	\$500	Call for various terms and rates	
Jumbo Certificates	\$100,000		

* Annual Percentage Yield

LOAN RATES

Type	APR*	Terms
Signature	9.00-11.50%	up to 5 years
Savings Secured	2.50 % over current share rate	up to 6 years
Line-of-Credit	11.00 %	open
New Car	as low as 4.25%	3 years
	as low as 4.50%	4 years
	as low as 4.75%	5 years
	as low as 5.25%	6 years(over \$18k)
	as low as 6.25%	7 years(over \$23k)
Used Car	as low as 4.55%	3 years
	as low as 4.75%	4 years
	as low as 5.25%	5 years(over \$10k)
	as low as 6.25%	6 years(over \$15k)

*Annual Percentage Rate

Real Estate Loans also available.

Certain restrictions may apply. Rates are effective as of 10/1/02 and are subject to change without notice. Where rate ranges are given, specific rates may be determined by terms and/or amount of down payment. All loans are subject to credit approval.

■ indicates changes



Board of Directors

Ray Romero
Chairman

Carol J. Ebla
Vice Chairperson

Benjamin M. K. Goo
Chief Financial Officer

Abigail K. Nishida
Secretary

Wilbert M. S. Ho
Director

Charles S. Jaber
Director

Yvonne P. Kaawaloa
Director

Loretta P. Keanu
Director

Sharon K. Miyazawa
Director

Supervisory Committee

Duke T. Hiyama
Chairman

Larry Damewood
Secretary

Brian Sekiguchi
Member

Observed Holidays (HFCU closed)

Martin Luther King, Jr.
Monday, January 20, 2003

Presidents Day
Monday, February 17, 2003

Hickam Flyer is a newsletter published quarterly by the HFCU Marketing Department for members of Hickam Federal Credit Union. Information herein is deemed accurate at the time of printing.

HICKAM FEDERAL CREDIT UNION

P. O. Box 30025, Honolulu, Hawaii 96820-0025
(808)423.1391 • Toll-free 800.432.4328
www.hickamfcu.org

Main Office (Hickam AFB)

40 Hickam Court
Honolulu, Hawaii 96818
Monday-Thursday 8am-4pm
Friday 8am-5pm

Milliani Branch

95-1249 Meheula Parkway Suite B-1
Milliani, Hawaii 96789
Monday-Friday 9am-6pm
Saturday 9am-2pm

Pearlridge Branch

98-211 Pali Momi Street Suite 320
Aiea, Hawaii 96701
Monday-Friday 9am-6pm
Saturday 9am-2pm

Kapolei Branch

91-590 Farrington Hwy, Suite 501
Kapolei, Hawaii 96707
Monday-Friday 9am-6pm
Saturday 9am-2pm

Making a difference in our members' lives