

Hickam Flyer

Second Quarter 2002



HOME EQUITY LINE OF CREDIT

5.24% APR*

Product Spotlight

Tired of that leaky roof? Ready to build that pool? Is Las Vegas calling...again? With a HFCU Home Equity Line of Credit (HELOC), you have the flexibility of tapping your line of credit when you need it for whatever needs (or wants) that may arise. Your interest may even be tax deductible! (Be sure to consult your tax advisor for more information on tax implications) Add all this to a fantastic rate of 5.24% APR and you have a deal that's hard to beat!

And, for a limited time, borrow up to 100% of the value of your home (less any existing encumbrances).**

Ready to apply? Stop by one of our three offices and fill out an application today! Sound too good to be true? Call the loan department for more information at (808) 440-5380.

*Annual Percentage Rate. Certain requirements may apply. This variable rate is effective from 3/1/2002 until 2/28/2003. New HELOCs require a minimum draw of \$5000 at the time of closing. Existing HELOCs have a minimum draw of \$500. For more information, call the loan department at (808) 440-5380.

**100% LTV promotion is valid from 4/2/2002 until 6/30/2002 and excludes investor properties. Loan may not exceed \$100,000.

Our 'new' look

You may have noticed that our newsletter has 'evolved' over the past few quarters. As your community credit union in the aloha state, we feel that it is important to incorporate a look that conveys not only the products and services we offer, but the people and cultures we serve. Keep on the look-out for other changes (like our website!) as we continue to find more ways to 'make a difference in your life'!



65th Anniversary Annual Meeting and Dinner.

Here's to another fantastic year! This year's Annual Meeting and Dinner was held at the Sheraton Waikiki Hotel on Saturday, March 2, 2002 with attendance exceeding 1500 guests. Everyone dined on a 7-course Chinese dinner followed by Hawaii's very own King of Comedy, Frank Delima. With great door prizes, lots of fun and excitement, the night was topped off with dancing to the sounds of Nueva Vida.

We look forward to another great celebration next year and thank you for your continued support and participation in this event. Here's just some of our guests that enjoyed the evening!



Congratulations to our Grand Prize winner, Leilani Gombio, who won a trip for two to Las Vegas. Good luck, Leilani!

Annual Dinner



HICKAM FEDERAL CREDIT UNION

2001 Employee of the Year



Annual Dinner

At this year's 65th Annual Meeting and Dinner, Sonia Cooper was honored as HFCU's 2001 Employee of the Year. Sonia works in the Member Services Department as the Senior Member Services Consultant. This employee's supervisor uses words like, "reliable, dedicated, and loyal" in describing her. There is no doubt that she willingly goes the extra mile for members and co-workers, alike.

Congratulations, Sonia!



Hoku CheckCard

Product Spotlight

Your VISA Debit Card has a new name!

Hoku, which means 'star' in Hawaiian, both reflects the culture we live in, as well as symbolizing the quality of service we strive to maintain. The new name better fits the panoramic island and ocean scene on the card.

'CheckCard' better describes the primary purpose of this card. You may use this card anywhere you see the VISA symbol instead of your checkbook, saving you time and money. No more wasting time writing checks, or having to buy checks.

In addition, your Hoku CheckCard serves as your ATM card, allowing you access to ATMs anywhere you see the VISA, Cirrus, Interlink, AFFN, Prizm, The Exchange, or Star symbols.

Existing cardholders: No action is required. Cards with the new name imprinted on them will be issued when your existing card expires.

Don't have one yet? Call (808) 423-1391 or stop by one of our offices today!

One checking account to meet everyone's needs...and more!

Product Spotlight

Stop paying monthly checking service charges! Take that minimum balance requirement from that other account and use it for something useful. Why choose from 10 different checking accounts, when you can have one that does it all?

When you open a Hickam Federal Credit Union (HFCU) checking account, your money starts working harder for you right away. With an outstanding list of features, you'll be surprised at the amount of money our checking account can help you save.

1. **No minimum balance requirement.**
2. **No monthly service charges.** HFCU has no per check fees or monthly service charges.
3. **Unlimited Check writing privileges.**
4. **High yields.** Our checking account continues to pay among the highest dividend rates around and no minimum balance is required to earn dividends.
5. **Allows automatic bill payment** of utilities, insurance premiums, monthly maintenance fees, etc.
6. **Avoid bounced checks** by signing up for our Line of Credit (LOC) overdraft protection program.

Open your account today!

For additional information on any of our products or services, call us at (808) 423-1391. For neighbor island and continental US members, please call 800-432-HFCU (800-432-4328).



Fundraising for Children's Miracle Network



Each year Hickam FCU, along with hundreds of other credit unions across the nation, participates in fundraising for Children's Miracle Network (CMN).

100% of the net proceeds raised by HFCU goes directly to Kapiolani Women's and Children's Hospital. T-shirts are available in 3 different styles at all of our offices in adult and children sizes (\$17 and \$15, respectively). We appreciate your continued support for CMN!



Hello Kitty T-Shirts still available!

Observed Holidays (HFCU closed)

Memorial Day
Monday, May 27th

Fourth of July
Thursday, July 4th



Capture a moment in time with...



Portraits, the gift only you can give...

Special offers and/or discounts by outside businesses should not be considered an endorsement of that business by Hickam Federal Credit Union. These are offered as a value added benefit to members of HFCU. HFCU does not guarantee the products or services offered. However, feedback on the quality of the product and/or service you received may be forwarded to the Marketing Dept. of HFCU for consideration of continuing such business relationships.

A Studio Portrait Session and one 8x10* FREE! (\$110.00 Value)

Free Upgrade to 11x14 with purchase of 2 or more units

Call to book your appointment

841-7733

a personal gift to you

Limited time offer

Limited number of sessions, (First come, First served)

Fridays thru Sundays ONLY

May 3 - 19, 2002
extension dates: 24-26

Mahalo! from Hickam FCU

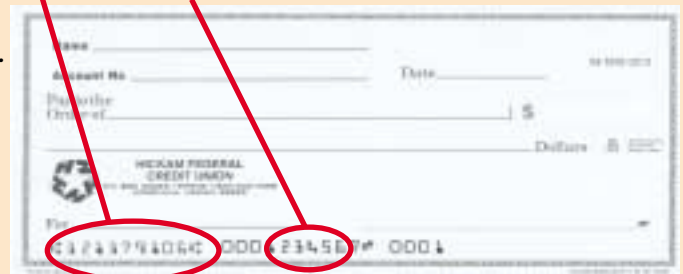
- ✓ Includes sitting for up to 12 people
- ✓ Several Poses to choose from
- ✓ Convenient location and appointment times
- ✓ Multiple background treatments available

Make your life easier with Direct Deposit!

Setting up Direct Deposit from your employer, social security, or any other type of recurring check is smart, easy, and safe. Don't take a chance on having your check lost or stolen. Simply complete a direct deposit form from your employer (or other check source) and provide them with the following information:

- ✓ Hickam Federal Credit Union Routing Number: **321379106**
- ✓ Your Account Number (member number): If you attach a deposit slip or voided check to your direct deposit form, remember to eliminate the preceding zeros and drop the last digit. See the example check below to assist you in identifying your account number.
- ✓ Indicate whether the deposit is for Savings or Checking.

Having your check electronically direct deposited into your account is not only safe, but it will save you from the hassle of standing in line to make your deposit. Please call the credit union at 423-1391 for more information.



Direct Deposit your Tax Refund, too!

Expecting a refund? Get your money faster with direct deposit and don't worry about your check getting lost in the mail! Take a moment to complete lines 67 through 69 on your 1040 tax form with the following information:

- Line 68b Routing number: **321379106**
- Line 68c Choose **Checking** or **Savings**
- Line 68d Write in your **Member Number**

66 Add lines 59, 60, 61a, and 62 through 65. These are your total payments ▶		66	
Refund	67 If line 66 is more than line 58, subtract line 58 from line 66. This is the amount you overpaid	67	
Direct deposit? See page 51 and fill in 68b, 68c, and 68d.	68a Amount of line 67 you want refunded to you ▶	68a	
	▶ b Routing number <input type="text"/>		
	▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	▶ d Account number <input type="text"/>		
	69 Amount of line 67 you want applied to your 2002 estimated tax ▶	69	
Amount	70 Amount you owe. Subtract line 66 from line 58. For details on how to pay, see page 52 ▶	70	

DID YOU KNOW?

“I need to order checks for my Share Draft account...no, I need to order share drafts for my Checking account...”

Confused with some of our product names? Wouldn't it be easier if we named our accounts with names that are easily recognized by all of our members? You got it! Our products will now be recognized as follows (effective March 1, 2002):

<u>Existing product name</u>	<u>New product name</u>
Share Savings	Savings
Share Draft Checking/ Share Checking	Checking
Money Market Account/ Money Market Share Account	Money Market Account
Share Certificates	Certificates

We will be making changes in all forms of media in the next few months. We appreciate your patience as we make this improvement.

Credit Union Auto Sale!

April 27 & 28, 2002

Tony Group Autoplex



Hickam Loan Representatives On Site
Saturday: 11:00 am - 9:00 pm • Sunday: 10:00 am - 7:00 pm



Tony Nissan Pricing

- 5% over invoice on 2002 Sentras, Altimas, Maximas, Pathfinders, Frontiers, Xterras and Quests in stock
- MSRP on 2002 Sentra SE-R models
- 1% over invoice on all remaining 2001 Nissans in stock

Tony Honda Pricing

- 5% over invoice on 2002 Accords and Civics in stock (excludes Civic SI)
- MSRP on 2002 Odyssey, S2000 and CR-V models

Tony Volkswagen Pricing

- 5% over invoice on 2002 Volkswagens Jettas, Golfs, New Beetles, Cabrios, Eurovans, GTIs, and Passats in stock (excludes Jetta VR-6 with 200 hp and Beetle Turbo S models)
- MSRP on 2002 Jetta VR-6 with 200 hp

Discounts below Kelly Blue Book Retail on all pre-owned vehicles

All Accessories and after-market products 20% off

Tony Group
AUTOPLEX
Hawaii's First Auto Mall
Experience The Difference!

TONY HONDA
680-7100

TONY NISSAN
680-7150

TONY Volkswagen
680-7170

94-1299 Ka Uka Boulevard • Waipahu, Hawaii 96797
www.tonygroup.com

Take H2 to Exit 2

SAVINGS RATES

	Minimum Balance	Rate	APY*
Money Market	\$20,000+	3.25 %	3.30 %
	\$10,000-\$19,999	3.00 %	3.04 %
	\$5,000-\$9,999	2.75 %	2.78 %
	\$0-\$4,999	0.00 %	0.00 %
IRA Savings	\$20,000+	3.00 %	3.04 %
	\$4,000-\$19,999	2.75 %	2.78 %
	\$0-\$3,999	2.50 %	2.53 %
Share Savings	\$100	2.50 %	2.53 %
Christmas Savings	\$0	2.50 %	2.53 %
Checking	\$0	2.00 %	2.02 %
Certificates (Share & IRA)		Call for rates	

* Annual Percentage Yield

LOAN RATES

Type	APR*	Terms
Signature	9.00-11.50%	up to 5 years
Share Secured	2.50 % over current share rate	up to 6 years
Line-of-Credit	11.00 %	open
New Car	6.75 % - 7.50 %	3 years
	7.00 % - 7.75 %	4 years
	7.25 % - 8.00 %	5 years
	7.50 % - 8.75 %	6 years (over \$18k)
Used Car	8.25 % - 9.50 %	7 years (over \$23k)
	7.25 % - 7.75 %	up to 4 years
	7.50 % - 8.00 %	5 years (over \$10k)
	8.50 % - 9.25 %	6 years (over \$15k)

*Annual Percentage Rate

Real Estate Loans also available.

Certain restrictions may apply. Rates are current at the time of this printing 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.

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HICKAM FEDERAL CREDIT UNION

P. O. Box 30025
Honolulu, Hawaii 96820-0025

Toll-free 800.432.4328

Teller Talk 808.545.4432

Main Office (Hickam AFB)

40 Hickam Court
Honolulu, Hawaii 96818
808.423.1391

Monday-Thursday 8am-4pm
Friday 8am-5pm

Mililani Branch

95-1249 Meheula Parkway
Suite B-1
Mililani, Hawaii 96789
808.627.0430

Monday-Friday 9am-6pm
Saturday 9am-2pm

Pearlridge Branch

98-211 Pali Momi Street
Suite 320

Aiea, Hawaii 96701
808.487.8860

Monday-Friday 9am-6pm
Saturday 9am-2pm

Kapolei Branch

(opening late 2002)

www.hickamfcu.org

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Hickam Federal Credit Union
P.O. Box 30025
Honolulu, Hawaii 96820