



HICKAM  
FEDERAL  
CREDIT  
UNION

*“Making a  
Difference in Our  
Members’ Lives”*

# THE Hickam Difference

A quarterly publication for Hickam FCU members

2ND QUARTER 2006

## **DON'T GET HOOKED BY A**



## **PHISHING ATTACK!**

Even the most tech-savvy people can fall victim to a phishing attack. Phishing is a form of Internet fraud that uses unsolicited e-mail to lure you into disclosing your Social Security number, credit card and checking account numbers, passwords and other sensitive information. Generally, the e-mail appears to be issued by a legitimate organization, but is linked to a fake website.

To avoid getting reeled in by a phishing attack, the following are tips provided by the Federal Trade Commission:

1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
2. Be cautious about opening attachments or downloading files from e-mail messages, especially if you do not recognize the sender.
3. Never send personal information via e-mail. But if you must, look for a closed padlock at the bottom of your browser window, or a URL that begins with "https"—the "s" stands for secure. However, keep in mind that some phishers are able to forge these security icons.

4. Review statements for accuracy as you receive them. If they're late, call the company to confirm billing address and balance.
5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software "patches."
6. Report suspicious activity to the FTC at [www.ftc.gov](http://www.ftc.gov), and forward suspicious messages to [spam@uce.gov](mailto:spam@uce.gov).

Hickam Federal Credit Union will never send you an e-mail requesting sensitive information about you or your accounts. If you do receive an e-mail that claims to be from Hickam FCU and requests personal information, do not respond to the e-mail or click on any links. Instead, contact us immediately at 808-423-1391 (neighbor islands and mainland members may call toll-free at 800-432-4328).

For more information, visit [www.cybercrime.gov](http://www.cybercrime.gov) or [www.ftc.gov](http://www.ftc.gov).



### **Choose "Credit" at Checkout**

We've all done it. We're out shopping, ready to use our Hoku Checkcard, and the sales clerk asks "debit or credit?" Seconds pass slowly by as we try to pick the right response.

The next time you're asked that question, just remember your "4 C's" – Checkcard. Checkout. Choose Credit. After you make your purchase, just sign the receipt and go. The money comes directly out of your checking account, just as simple as that.

Spring is in the air and many dealerships are springing into action and introducing their new models. But, before you get caught up in the spring fever, consider these helpful auto buying tips:

**Evaluate your needs.** Avoid impulse buying by evaluating your needs before you even step into a showroom. Know your budget, your lifestyle, and the vehicle features that are “must-haves” versus “nice-to-haves.”

**Do your research.** Use the Internet or consumer guides to research vehicles for things like pricing, features, safety, reliability, gas mileage, maintenance and insurance costs, etc. If you’re thinking about trading in your current vehicle, visit [www.hickamfcu.org](http://www.hickamfcu.org) and click on the Credit Union Direct Lending icon for information on trade-in values.

**Get preapproved.** Before you enter a dealership, visit Hickam FCU and get preapproved for an auto loan. It’s a fast and simple way to find out how much car you can afford.

**Test drive the vehicle.** Once you know how much you can afford and have narrowed your choices to two or three vehicles that match your needs, it’s time to visit the dealerships to test drive them. Test drives are a great way to find out things that photos can’t tell you, like ride comfort, room, ease of controls and blind spots.

# Turn Car Buying Into a Breeze This Spring



## Auto Loan Special

Rates from as low as

**4.75%** APR\*

5-YEAR TERM ONLY

Offer good thru April 30, 2006.

**Time your purchase.** Oftentimes, the end of the month is a good time to visit a dealership. The number of cars allotted to a dealer by the manufacturer may hinge on total monthly sales. Plus, many sales people work toward monthly sales goals. So, you may be able to get a better deal toward month-end.

**Take your time.** Don’t let sales people pressure you into buying a vehicle. When considering a vehicle, take the time to go home and think about it overnight. If you still are “sold” on the vehicle the next day, then that’s the one for you.

\*Annual percentage rate (APR). Rate disclosed is the lowest rate available based on 80% of MSRP and includes a 0.25% APR discount for direct deposit. Higher rates may apply for New or Used Auto Loans depending on loan term, collateral, member’s credit performance, and/or the cancellation of direct deposit. Maximum loan amounts are based on 120% MSRP, which may include tax, license, GAP, extended warranty or other auto related add-ons for New Auto Loans, and 100% wholesale or retail Kelley Blue Book value (age of vehicle plus loan term cannot exceed 10 years) for Used Auto Loans. Based on a 4.75% APR and a 5-year term, member’s payment would be \$187.61 for every \$10,000 borrowed. All loans subject to approval. Certain terms and conditions apply. Refinancing of a Hickam FCU auto loan is not allowed. Rates subject to change.



## Hickam Federal Credit Union’s 69th Annual Membership Celebration!



For the more than 1,340 credit union members and guests, who attended Hickam FCU’s 69th Annual Membership Celebration, the evening was an endless treat - from the delicious 7-course Chinese dinner to the powerful performances by some of

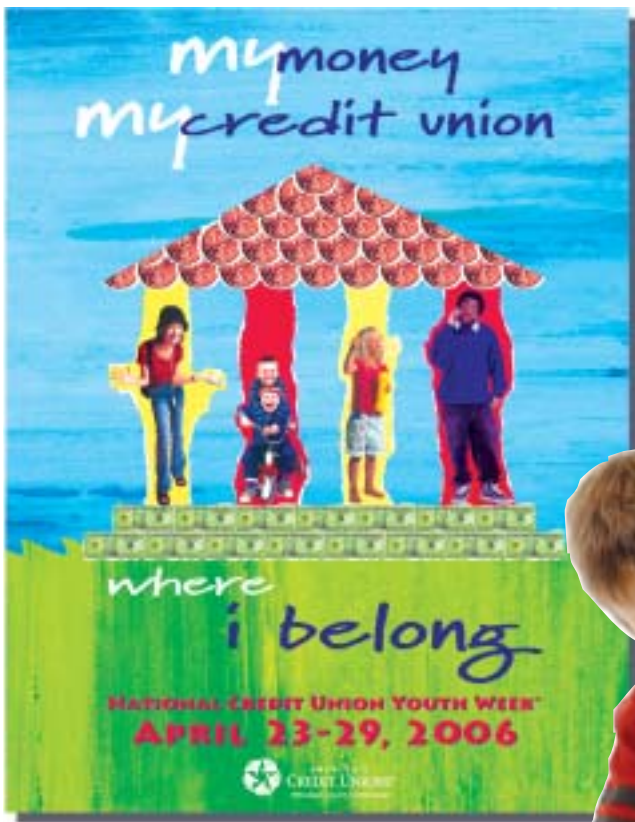
Hawaii’s best entertainers. Ale`a was the first to dazzle guests with their brilliant blend of Hawaiian melodies. The musical journey continued as Hawaii’s beloved Melveen Leed sang enchanting songs that captured the hearts of everyone. The evening continued as everyone waited anxiously to see if their names would be drawn for

one of the many door prizes including a grand prize trip for two to Las Vegas. Finally, the evening ended with the dance music of Nueva Vida and their wonderful mix of ‘oldies’ and contemporary songs.



Thank you to all of you who attended and helped us celebrate another year of making a difference in our members’ lives. We look forward to seeing everyone at next year’s Annual Membership Celebration - our 70th!

Director Wilbert Ho (left) and Board Chairman Ray Romero (right) congratulate Grand Prize winner, Nami Funakoshi.



## Celebrating Our Youth

**National Credit Union Youth Week, April 23 – 29**

Achieving financial security does not happen overnight. It's part of a lifelong effort that begins in childhood and continues throughout our lives. For young people, who have never learned how to spend wisely or save for the future, attaining economic prosperity can be especially daunting. This is where Hickam Federal Credit Union steps in.

From April 23 – 29, Hickam FCU joins its peers in celebrating National Credit Union Youth Week. This weeklong event focuses on raising awareness of the importance of financial literacy among the youth of our community. Here are some activities you can do with your keiki to help build a foundation of good money management skills and start them on the road to financial success:

**Money Math.** Use coins and dollar bills to play adding and subtracting games. It's a fun way to teach your children basic math while familiarizing them with the "look" of a penny, dime, nickel, quarter and dollar.

**Savings and Rewards.** Provide your children with a weekly allowance, and have them put half into a container labeled "Save"

and the other half into another container labeled "Spend." The "Spend" container is their "fun" money that they can spend on snacks and other goodies. When the "Save" container is full, take them to Hickam FCU to open their very first savings account.

**Saving for a Goal.** Start by talking to your children about saving for a goal – perhaps a toy that they've had their eyes on. Find a large picture or ad of the desired item. Glue the picture to a piece of cardboard, then cut it into jigsaw puzzle pieces with each piece representing a dollar towards the cost of the item. Give your children one puzzle piece for each dollar saved until the puzzle is complete. When your child completes the puzzle, take them out to purchase the item they've saved for so diligently.

**Best Gifts are Free.** Children often believe they must buy gifts from a store. To help your children understand that gifts don't have to cost money, let them select a special person that might like help with a task, such as walking the dog, folding laundry, weeding a garden, etc. Have your child create a "gift" card for that person that promises to help them with the selected task. Have your child deliver the "gift" card to their special someone, and make sure that they follow through with their promise. It's a fun way to show children that sometimes the best things in life are free.



### HONORING OUR KEIKI

Visit Hickam Federal Credit Union during National Credit Union Youth Week, April 23 – 29, and receive a FREE gift\* when you open a Keiki Savings Account. It's a great way to start your child on the road to financial freedom!

\*While supplies last.

### 2005 Hickam FCU Employee of the Year



President Gerard Auyong and Vice Chairperson Carol Ebba (right) congratulate Nenita Ventura for her outstanding service.

Each year, Hickam FCU presents a deserving individual with the Employee of the Year award. Selected from among his or her peers, the awardee is an individual who best reflects the true

spirit and essence of Hickam Federal Credit Union.

This year, Hickam FCU proudly presented the award to Nenita Ventura. "Nenita is known for her passion in bringing our philosophy of *making a difference* to life. She takes the time to connect to members and understand their unique financial needs. Using her knowledge of credit union products and services, and her personal connection to members, she goes above and beyond to ensure that we provide the best solutions for members' depository or lending needs. We extend our congratulations and appreciation to Nenita for all she has done for our credit union ohana," said President Gerard Auyong.



Open a new checking account between April 15, 2006 through June 30, 2006 and receive a box of **150 checks FREE\***, plus a whole lot more.

**Advantages of a Hickam FCU Checking Account\*\*:**

- No minimum balance
- No monthly service charge
- Earns competitive monthly dividends
- Unlimited check writing privileges
- Overdraft protection available\*\*\*
- Free Visa® Debit/ATM card
- Free Online Banking and Teller Talk (teller-by-phone access)

A Hickam FCU Checking Account  
**Made Out To Give You More.**

\*One box of Category B Checks FREE with initial order on new checking accounts. Limited time offer. \*\*Certain restrictions and conditions may apply to checking account features. \*\*\*Subject to approval.

**LOAN RATES**

Type	APR*	Terms**	Type	APR*	Terms**
<b>Personal***</b>	As low as 7.25%	1 year	<b>New Auto***</b>	as low as 3.75%	3 years
	As low as 7.75%	2 years		as low as 4.50%	4 years
	As low as 8.75%	3 years		as low as 5.00%	5 years
	As low as 9.25%	4 years		as low as 5.75%	6 years (over \$15k)
	As low as 9.75%	5 years		as low as 6.25%	7 years (over \$20k)
<b>Savings Secured****</b>	2.50% (over current share rate)	Up to 6 years	<b>Used Auto***</b>	as low as 4.50%	3 years
<b>Line-of-Credit</b>	9.50 %	Open		as low as 5.00%	4 years
<b>Overdraft Protection</b>	11.00%			as low as 5.75%	5 years
<b>Home Equity Line of Credit*****</b>	8.005% Annual Change Option			as low as 6.25%	6 years (over \$15k)

\* Annual Percentage Rate.  
 \*\* This is an open-end loan. Terms indicated are for payment calculations only.  
 \*\*\* Rate disclosed is the lowest rate available and includes a 0.25% APR discount for direct deposit. Cancellation of direct deposit may result in a higher rate. For Auto Loans, rate disclosed is the lowest rate available based on 80% of MSRP. Higher rates may apply for New or Used Auto Loans depending on loan term, collateral, member's credit performance, and/or the cancellation of direct deposit.  
 \*\*\*\* As of March 25, 2005, the dividend rate and Annual Percentage Yield for Regular Savings is 0.50% APY.  
 \*\*\*\*\* All mortgages must be located in the State of Hawaii.  
 Certain restrictions may apply. Rates are subject to change. 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.

**HICKAM FEDERAL CREDIT UNION**

P. O. Box 30025, Honolulu, Hawaii 96820  
 (808) 423-1391 (Oahu)  
 Toll-free 800-432-4328  
 (Continental U.S. & Neighbor Islands only)  
 TellerTalk: (808) 218-6000 (Oahu)  
 TellerTalk Toll-free: 866-903-4328  
 (Continental U.S. & Neighbor Islands only)  
 www.hickamfcu.org

**Office Locations**

- Main Office (Hickam AFB)**  
 40 Hickam Court  
 Honolulu, Hawaii 96818  
 Mon-Thurs, 8am-4pm. Fri, 8am-5pm.
- Mililani Branch**  
 95-1249 Meheula Parkway Suite B-1  
 Mililani, Hawaii 96789  
 Mon-Fri, 9am-6pm. Sat, 9am-2pm.
- Pearlridge Branch**  
 98-1005 Moanalua Road Suite 245  
 Aiea, Hawaii 96701  
 Mon-Fri, 9am-6pm. Sat, 9am-3pm.
- Kapolei Branch**  
 590 Farrington Hwy, Suite 501  
 Kapolei, Hawaii 96707  
 Mon-Fri, 9am-6pm. Sat, 9am-2pm.

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*Member*

The Hickam Difference is a newsletter published quarterly. Information herein is deemed accurate at the time of printing.



**Observed Holidays**

Mon., May 29, 2006  
 Memorial Day

Tues., July 4, 2006  
 Independence Day

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