



HICKAM  
FEDERAL  
CREDIT  
UNION

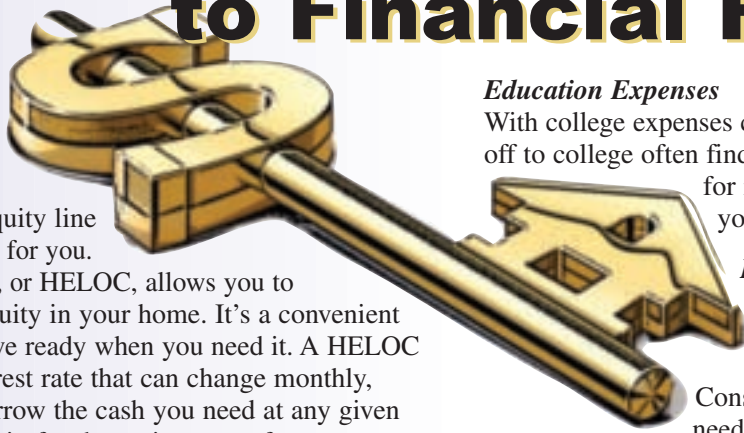
“Making a  
Difference in Our  
Members’ Lives”

# THE Hickam Difference

A quarterly publication for Hickam FCU members

2ND QUARTER 2008

## Does Your Home Hold the Key to Financial Flexibility?



Are you in need of a little extra financial flexibility for home improvements or for your child’s college education? If so, a home equity line of credit may be the answer for you.

A home equity line of credit, or HELOC, allows you to borrow money using the equity in your home. It’s a convenient way of having a cash reserve ready when you need it. A HELOC can have an adjustable interest rate that can change monthly, quarterly or yearly. Just borrow the cash you need at any given time, repay, and borrow again for the entire term of your HELOC.

### Best Uses for a Home Equity Line of Credit

#### Debt Consolidation

If you have high-interest rate credit card balances or outstanding loans, a HELOC is a great way to consolidate these debts into one. By consolidating debts you can save money by paying less on interest and reducing debt quicker.

#### Education Expenses

With college expenses continuing to rise, parents sending children off to college often find themselves worrying about how to pay for it. A HELOC helps you obtain the cash you need to ensure your child’s future.

#### Home Renovations

Is it time to spruce up that kitchen? Or maybe you want to remodel the entire house but, want to do a little at a time. Consider a HELOC. You’ll have the cash you need to pay contractors and purchase building materials. Not to mention, remodeling your home could be a wise investment because home improvements can increase the value of your home.

#### Emergency Reserve

It’s important to have a cash reserve in case of emergencies. The rule of thumb is usually a minimum of 3 to 6 months worth of living expenses. A HELOC can be just that. It can be used as a “financial security blanket” just in case you suddenly find yourself unemployed or if an unexpected emergency occurs.

For more information or to apply for a HELOC visit [hickamfcu.org](http://hickamfcu.org), stop by one of our four conveniently located branches or give us a call at 808-423-1391 or toll-free at 800-432-4328. For Call Center hours see page 4.

### Cultivate Your Cash During National Credit Union Youth Week

Join Hickam FCU April 21-26, 2008 as we join our peers in celebrating National Credit Union Youth Week. This weeklong event focuses on teaching youth the importance of financial literacy and making their money grow through saving.

Start planting the seeds for your child’s financial future now by stopping by Hickam FCU to open a Keiki Savings Account. Not only will having his/her own account teach your child to save, it can also help them “grow” to be financially savvy adults.



Visit Hickam FCU during  
National Credit Union Youth Week,  
April 21-26, 2008  
and receive \$5 and a FREE gift\*  
when you open a Keiki Saving Account.

\*while supplies last

### A NEW, SAFE & SIMPLE Online Banking Login

Great News! Hickam FCU’s Online Banking is now easier to use and is more secure than ever before. We have changed to a more user-friendly login process by eliminating the need for your matrix code while still protecting access to your Online Banking information 24/7 - no matter where you may be. All you’ll need is your current Sign-on ID and password. Current Online Banking users should have already gotten an email notification concerning this change but they can also find more information in the FAQs of the Online Banking Sign-on page.

Any questions regarding this change can be directed to our Call Center at (808) 423-1391 or toll-free at 800-432-4328 during normal business hours (see page 4). If you haven’t signed up for Online Banking yet, now is the time. It’s fast, easy and best of all FREE.

# Hickam Federal Credit Union's 71<sup>st</sup> Annual Membership Celebration



On March 1, 2008 nearly 1000 Hickam Federal Credit Union members and guests gathered at the beautiful Sheraton Waikiki for a night to remember. It was filled with great food, good fun and door prizes galore.

The evening began with guests dining on a delicious 7-course Chinese feast. Following dinner, guests quickly jumped to their feet and hit the dance floor as one of Hawaii's finest musical groups, The Krush Hawaii, took to the stage to sing their hits and many more. The night got even better for some of the lucky ones who walked away with over \$2,000 worth of prizes including the Grand Prize, a trip for two to Las Vegas. The night didn't end there. Guests continued to enjoy late-night dancing to the smooth stylings of Ginai and Friends.

We would like to thank all of you who came out to celebrate another wonderful year of making a difference in our members' lives. We hope you join us next year for another memorable celebration.



Chairman Ray Romero (left) congratulates Grand Prize winner Brandon Fukuda (right)

## Hickam FCU Employees of the Year



Employees of the Year Mark Anthony Valencia and Gina Obena

finding the best financial solutions for members. "Gina takes much pride in her labors at the credit union by striving to fulfill her commitments and consistently serves the credit union members," says May Garcia-Stevens, Mililani Branch Manager.

Hickam FCU would like to thank Mark and Gina for their commitment to making a difference in our members' lives.

## Hickam FCU Board Member Receives "Greatest Generation" Honor



Hickam FCU Board Member Wilbert M. S. Ho was recently recognized by the Non-Commissioned Officers' Association and received "The Greatest Generation" Medal for his bravery and service during WWII.

Mr. Ho has served on the HFCU Board of Directors for over 30 years. Hickam FCU would like to congratulate Mr. Ho on his deserving recognition.

Each year at the Annual Membership Celebration, Hickam FCU honors one of its own as the Employee of the Year. The chosen individual epitomizes the true spirit of making a difference in our members' lives and demonstrates this spirit on a daily basis. The chosen individual goes above and beyond to make sure our members' needs are fulfilled and takes that extra step to provide quality and professional service.

This year Hickam FCU recognized, not one, but two outstanding employees, Mark Anthony Valencia and Gina Obena.

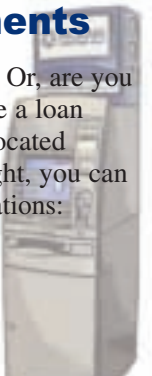
Mark has been a Teller at the Pearlridge branch for 1 1/2 years and is positive, professional and courteous to both members and co-workers. He consistently goes above and beyond and never hesitates to help those in need. "Mark is attentive and quick to respond to member requests and provides accurate information in response to member questions," says Diep Hingtgen, Pearlridge Branch Manager.

Gina has been a Member Relations Officer at the Mililani branch for 5 years. Gina is always full of energy, willing to help and works hard in

## Branch ATM's Now Accepting Loan Payments

Did you forget to put that loan payment in the mail? Or, are you in a hurry and don't have time to wait in line to make a loan payment? Don't worry! Now, several conveniently located Hickam FCU ATM's accept loan payments. That's right, you can now make your loan payment 24/7 at these ATM locations:

- Hickam Branch
- Kapolei Branch
- Pearlridge Branch
- Mililani Branch
- Pearlridge Downtown next to Fun Factory



# Avoid Theft

## Beware of Vishing Scams

By now we have all heard of phishing, where scammers send fraudulent emails in an attempt to have you divulge your personal or financial information. Well a new breed of identity theft has emerged. It's called "vishing". Vishing is similar to phishing in the sense that an identity thief is attempting to dupe you into divulging personal information, but instead it's through the use of a new technology called Voice over Internet Protocol or VoIP. VoIP is an Internet telephone service that can be set up by anyone, anywhere.

In a VoIP scam, the visher creates a VoIP phone number that connects to an automated response or message system. The visher then executes their scam in one of several ways:

### *Email Solicitation*

The visher will send out emails that look like they're from a financial institution or reputable e-commerce site notifying you that your financial or credit card account has been disabled. The message then tells you to call the number provided for verification of your account. When you call the number an automated response system message answers, then instructs you to enter your account

## Member Spotlight Hickam FCU Member Honored



Left to right: MSgt. Charles Hoffman with wife Sabrina Hoffman and daughter Kayla Hoffman.

Hickam FCU would like to congratulate member MSgt. Charles Hoffman for being honored as the Team Hickam Senior Non-Commissioned Officer of the Year for 2007 at the Team Hickam Annual Awards. The Team Hickam Annual Awards Dinner, which was held February 22, 2008 at the Enlisted

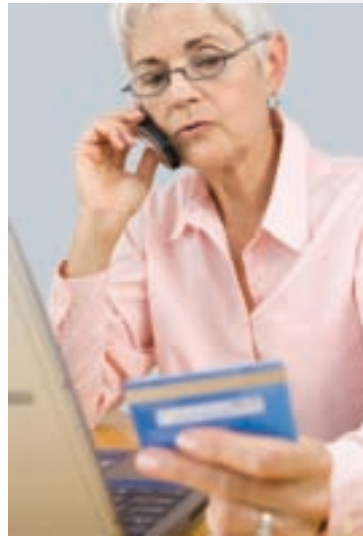
Club on Hickam AFB, recognized deserving Hickam AFB personnel for their outstanding achievements in job performance, significant self-improvement and community involvement.

MSgt. Hoffman, who is married to Hickam FCU staff member Sabrina Hoffman, is an Operations Superintendent for the 17th Operational Weather Squadron and has been in the Air Force for 16 years. His exceptional accomplishments include; successful deployment to Iraq, earned 18 hours towards Masters in HR Management with a 3.7 GPA, completed 40 hours of Victim's Advocate training, mentoring and counseling of fellow airmen, spearheaded efforts to refurbish airmen dorm and assisted in organizing various airmen events. And that's just to name a few.

"It is a very humbling honor. To be recognized within a group of the finest SNCOs on Hickam AFB and the Air Force, is an honor," says MSgt. Hoffman.

MSgt. Hoffman was also recognized as the 2007 Weather Senior Non-Commissioned Officer of the Year for Pacific Air Forces and the HQ 13th Air Force Senior Non-Commissioned Officer of the Year for 2006.

number or 16-digit credit card number and PIN. When the numbers are entered the keystrokes are recorded and the visher now has the personal information needed to access your account or to use your credit card.



### *Telephone Solicitation*

Another way a visher may contact you is by getting a regional listing of phone numbers or simply by using a phone book. The visher places a call from their VoIP, when the potential victim answers the same automated message system plays. Instructions are given to call the VoIP number where you will be asked to provide your personal information. Again, by entering your personal information the visher will now be able to access your account.

Hickam FCU wants to remind you that we will never email or use an automated response system to contact you regarding account information or verification. If you receive emails or calls instructing you to call a number to verify your account do not respond. Instead, please contact Hickam FCU at 808-423-1391 or toll-free at 800-432-4328. For Call Center hours see page 4.

**Checking Accounts  
Now Earning  
1.00%  
APY**

Stop by a branch to open your account today!

## Has Your Account Become Inactive?

Has it been a while since you last transacted your account at the credit union? If so, your account may have gone into an inactive or dormant status. What does inactive or dormant status mean? An account becomes inactive after two years with no transactions and becomes dormant after four years with no transactions. Once an account becomes dormant, Hickam FCU will send you a letter reminding you of your inactive or dormant status and asks you to reinstate activity. If a response is received, your account will go back to active status but if the credit union gets no response, state law dictates that we close your account and all funds be turned over to the State of Hawaii.

To avoid this situation make sure to:

- Process a transaction at least once during a four year period
- If you do not plan on making any transactions for an extended period of time send a signed notification every couple of years to inform us to reset your account to active status
- If you receive an inactivity letter, please sign and return it to the credit union as soon as possible so your account can be reset to active status

If you have any questions about the status of your account, feel free to give Hickam FCU a call at 808-423-1931 or toll-free at 800-432-4328. For Call Center hours see page 4.

## Breaking News at the Speed of Light

- 10% off regularly priced Sprint and Nextel service plans
- Waived activation fee on new activations
- Additional savings for corporate accounts
- Unlimited Nights & Weekends starting at 7 pm
- National rates with no roaming or long distance charges
- Available to new and existing Sprint Nextel customers

### Tell them you're a Credit Union Member

existing customers: **Sprint: 866.853.4931**  
 Root Node: 0130554459  
 E. Node: 0130554791  
**Nextel: 800.390.9545**  
 Corporate ID: NACUC\_ZJM

new activations: **877.SAVE.4.CU**  
 877.728.3428  
 or

Go to the nearest Sprint store

Visit [www.SprintSave4CU.com](http://www.SprintSave4CU.com)

corporate accounts: **800.262.6285 ext. 333**



### LOAN RATES (Effective 3/1/08)

|                                      | APR*            | Terms             |
|--------------------------------------|-----------------|-------------------|
| <b>NEW AUTO**</b>                    | As low as 3.75% | Up to 3 years     |
|                                      | As low as 4.25% | Up to 4 years     |
|                                      | As low as 4.75% | Up to 5 years     |
|                                      | As low as 5.75% | Up to 6 years     |
| (Over \$15,000)                      | As low as 5.75% | Up to 6 years     |
| (Over \$20,000)                      | As low as 6.75% | Up to 7 years     |
| <b>USED AUTO**</b>                   | As low as 4.25% | Up to 3 years     |
|                                      | As low as 4.75% | Up to 4 years     |
|                                      | As low as 5.75% | Up to 5 years     |
|                                      | As low as 6.75% | Up to 6 years     |
| (Over \$15,000)                      | As low as 6.75% | Up to 6 years     |
| <b>PERSONAL***</b>                   | As low as 6.75% | Up to 2 years     |
|                                      | As low as 7.25% | Up to 3 years     |
|                                      | As low as 7.75% | Up to 4 years     |
|                                      | As low as 8.25% | Up to 5 years     |
| <b>Savings Secured</b>               | 3.00%           | Up to 6 years     |
| <b>Line-of-Credit</b>                | 9.50%           | Open              |
| <b>Overdraft Protection</b>          | 11.00%          |                   |
| <b>Home Equity Line of Credit***</b> | 4.99%           | Adjusted annually |

\*Annual Percentage Rate.

\*\*Rate disclosed is the lowest rate available based on the establishment of automatic payment. Higher rates may apply for New or Used Auto Loans and Personal Loans depending on loan term, collateral, member's credit performance, and/or the cancellation of automatic payment. For auto loans, 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% retail Kelley Blue Book value (age of vehicle plus loan term cannot exceed 10 years) for Used Auto Loans.

+This is an open-end loan. Terms indicated are for payment calculations only.

\*\*\*Current standard variable indexed rate as of 3/1/08, adjusted annually and is for owner-occupied product. APR may vary annually, but will not exceed 18%. Minimum and maximum line amounts are \$10,000 and \$200,000 respectively. Property must be fee simple and reside in state of Hawaii.

Certain terms, conditions and restrictions may apply. Rates are subject to change without notice. All loans are subject to credit approval.

### SAVINGS RATES (Effective 3/20/08)

|                                                           | APY*  |
|-----------------------------------------------------------|-------|
| <b>PRINCIPAL PLUS CERTIFICATE</b> (\$500 Minimum Deposit) |       |
| 6 - 17 Months                                             | 2.75% |
| 18 - 29 Months                                            | 2.90% |
| 30 - 36 Months                                            | 3.00% |
| <b>IRA CERTIFICATE</b> (\$500 Minimum Deposit)            |       |
| 12 Months                                                 | 2.75% |
| 24 Months                                                 | 2.90% |
| 36 Months                                                 | 3.00% |
| <b>MONEY MARKET</b>                                       |       |
| \$5,000.00 - \$14,999.99                                  | 0.75% |
| \$15,000.00 - \$24,999.99                                 | 1.25% |
| \$25,000.00 - \$49,999.99                                 | 1.50% |
| \$50,000.00 - \$99,999.99                                 | 2.00% |
| \$100,000.00 - \$149,999.99                               | 2.25% |
| \$150,000.00 - \$199,999.99                               | 2.75% |
| \$200,000.00 or more                                      | 3.75% |
| <b>INDIVIDUAL RETIREMENT ACCOUNT</b>                      |       |
| \$0.00 - \$4,999.99                                       | 1.00% |
| \$5,000.00 - \$24,999.99                                  | 1.25% |
| \$25,000 or more                                          | 1.50% |
| <b>SAVINGS</b><br>(\$25 Minimum Deposit)                  | 0.50% |
| <b>CHECKING</b><br>(No Minimum Deposit)                   | 1.00% |

\*Annual Percentage Yield (APY). APYs may change after accounts are opened and are subject to change without notice. APYs are effective as of the date listed as updated. Fees or other conditions may reduce earnings. For Certificates, an early withdrawal penalty may be imposed if withdrawal occurs before maturity. Certain terms, conditions and restrictions may apply.

## 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)  
 Automated Response (808) 218-6000 (Oahu)  
 Automated Response Toll-free: 866-903-4328  
 (Continental U.S. & Neighbor Islands only)  
[www.hickamfcu.org](http://www.hickamfcu.org)

### Call Center Hours

Monday-Friday, 8am-6pm HST  
 Saturday 9am-3pm HST  
 Closed on Sundays and Holidays

### 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 119  
 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.

### Board of Directors

**Ray Romero**  
 Chairperson

**Carol J. Ebia**  
 Vice Chairperson

**Duke T. Hiyama**  
 Chief Financial Officer

**Abigail K. Nishida**  
 Secretary

**Larry Damewood**  
 Director

**Wilbert M.S. Ho**  
 Director

**Yvonne P. Kaawaloa**  
 Director

**Tina Mendes**  
 Director

**Sharon K. Miyazawa**  
 Director

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**Tina Mendes**  
 Chairperson

**Adrian Yunson**  
 Secretary

**Ron Bunda**  
 Member

**Lee Ives**  
 Member

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



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