



Hickam Hickam Flyer

Third
Quarter
2002

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with 24-hour services

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discount

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discount

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from credit card fraud

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www.hickamfcu.org
has a new look

*Our newly designed website
is only a click away at
www.hickamfcu.org.*

*Find out the latest on what's
happening at your credit
union and check out our variety
of products and services. You can even
balance your checkbook with our Online
Banking, pay bills with online Bill Payment
or save time by applying for a loan online.
Log on today!*



Product
Spotlight



Check out our newly designed website!



Making a difference in our members' lives

Simplify Your Life With Convenient, 24-Hour Services

Use Our Online Bill Payment Service

Stop writing checks and buying stamps! Pay your bills online with HFCU's Bill Payment service. Your bills are paid directly from your Hickam FCU checking account.

Log on to Online Banking at www.hickamfcu.org to sign up.

Access Your Accounts With TellerTalk



Access to your accounts is available 24 hours a day from any touch-tone phone. Call TellerTalk at (808)545-4432 or toll free at (800)237-TALK (Code 4232#).

Get Cash At One of Our ATMs

Access your account at one of our 9 convenient non-surcharging ATM machines 24 hours a day, 7 days a week.

Locations:

Bellows AFS Reservation Office Building

Hickam Shoppette

Hickam Bowling Center

Hickam BX Food Court

Hickam NCO Club

Hickam Officers' Club

Main Office (Hickam AFB)

Mililani Branch (Town Center of Mililani)

Pearlridge Shopping Center (Downtown Phase)



Product Spotlight

Big Savings on Computer Classes



For a limited time, New Horizons will extend a 25% discount to all Hickam FCU members for individual instructor led applications training at their location and 10% discount for all Online Anytime and Online Live training.

For a list of classes, please visit their website at www.newhorizons.com. For any questions, please feel free to call New Horizons at 947-4474 ext. 405 or the HFCU Marketing Department at 423-1391.

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.



Eyesight Hawaii and your credit union have partnered to offer substantial savings on a life enhancing experience, laser vision surgery. Hickam FCU members are eligible to receive a 10% discount off the standard rate. Call today to schedule your complimentary consultation and don't forget to mention that you're a member of Hickam Federal Credit Union. Visit www.eyesighthawaii.com for more information or call (808) 735-1935.



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Making a difference in our members' lives

Protecting Yourself from Credit Card Fraud

Credit cards can make life so much easier. You can buy things without carrying large amounts of cash, shop by telephone or Internet, consolidate many purchases into a single monthly payment, and travel without traveler's checks or large amounts of foreign currency.

Unfortunately, these great features also make credit cards a prime target for fraud. You can reduce the chances of credit card fraud happening to you by following a few important tips.

At Home & In Your Wallet...

- When you receive a new credit card, sign it immediately in permanent ink.
- Carry only the cards you use frequently or need for an emergency.
- Keep a list of all your credit cards including account numbers and phone numbers of the issuing companies. If your wallet is lost or stolen, notify each card company immediately.
- Open your credit card bill as soon as it arrives. Match your receipts with the transactions listed on the statement. Reconcile the account like you would a checkbook.

While Shopping...

- Make sure that your credit card is in full view during all in-person transactions and make sure the cashier gives the card right back to you when the sale is complete.
- Pay attention to how the credit card slip is filled out. Never sign a blank slip. Draw lines or put zeros in blank spaces. Make sure the total is filled in.
- Make sure you get a receipt whenever you buy or return something.
- Do not give the merchant any personal information such as your address or telephone number. Merchants only need a valid card and your signature to process a transaction.
- On the phone, give out your credit card number only when you have placed the call and are certain the organization is reputable.
- On the Internet, only place orders on a secured site. This means that your name, address and credit information will be encrypted so that others cannot access it.



Member Safety

Why Write Checks?



Hickam FCU's Hoku CheckCard...

- ✓ Saves Time
Eliminates writing checks and buying stamps
- ✓ Is Two Cards In One
Acts as your debit card and your ATM card.
- ✓ Is accepted anywhere
the VISA logo is displayed

Product Spotlight

Want more Information?

Call (808)423-1391 or toll free(800)432-4328
or visit our website at www.hickamfcu.org

Observed Holidays

(HFCU closed)

Labor Day
Monday, September 2

Columbus Day
Monday, October 14



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 %
Savings	\$100	2.50 %	2.53 %
Christmas Savings	\$0	2.50 %	2.53 %
Checking	\$0	2.00 %	2.02 %
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	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)
	8.25 % - 9.50 %	7 years(over \$23k)
Used Car	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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