



Hickam Hickam Flyer

4th
Quarter
2002

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Totally Free Checking Account*

For a limited time, when you open up a Hickam FCU Checking Account, you will receive your first order of checks absolutely free!

HFCU 's checking account offers...



- ✓ *an interest-bearing account (1.51%APY**)*
- ✓ *no minimum balance requirement*
- ✓ *no service fees*
- ✓ *free Visa Hoku CheckCard*
- ✓ *unlimited check writing privileges*
- ✓ *24/7 access through TellerTalk, Online Banking, and at our convenient ATM machines.*

Our checking account has it all. So what are you waiting for? Open your Hickam Federal Credit Union checking account today!!

* Free order of checks offer valid from October 1 - 31, 2002 and only when a new checking account is established. Checks eligible for free offer are standard logo check (Code WDRGN). Membership eligibility requirement must be met.**1.51% Annual Percentage Yield as of October 1, 2002.

HICKAM FEDERAL CREDIT UNION PREPARES TO UNVEIL ITS NEWEST BRANCH

Hickam Federal Credit Union is always striving to make a difference in our members' lives. We are proud to announce our newest branch in Kapolei due to open its doors in November 2002. Be on the lookout for more information about our Kapolei branch in the near future.



66th Annual Dinner Meeting

All members are invited to attend our 66th Annual Meeting and Dinner to be held on Saturday March 1, 2003, at the Sheraton Waikiki Hotel. Join us for a delicious 7-course Chinese dinner, great entertainment and fabulous door prizes. Call 440-5161 for more information.

Entertainment provided by...

Amy Hanaiali'i-Gilliom

Kilinahe

Nueva Vida

Saturday, March 1, 2003

Sheraton Waikiki Hotel

Cost: \$20 per member / \$25 per non-member

Mail your reservation form and check to: Hickam Federal Credit Union
Attn: Marketing Department
P.O. Box 30025
Honolulu, Hawaii 96820.

66th Annual Dinner Reservation Form

Member's Name: _____ Member # _____

Daytime Phone Number # _____

Number of member tickets (\$20 each) _____ x \$20.00 = \$ _____

Number of nonmember tickets (\$25 each) _____ x \$25.00 = \$ _____

Total Amount Due: \$ _____

Payment Method: Savings Account #: _____

Checking Account #: _____

Enclosed Check

Member Signature: _____ Date: _____

A	Stage and Dance Floor	F
B	D	G
C	E	H

Please indicate your top two(2) preferences for seating assignments using the chart to the left. We will do our best to accommodate you. However, please note seats will be filled in the order they are received. Funds will be debited from your account immediately. Tickets with seating assignments will be mailed out in early January.

1st Choice: _____ 2nd Choice: _____

Making a difference in our members' lives

Building a Better Tomorrow ... Every Day!

Today, more than 112 million people are building better tomorrows for themselves at 37,000 credit unions worldwide. On Thursday, October 17th, credit union members worldwide will celebrate International Credit Union Day as they do each year.

Because credit unions are not-for-profit financial cooperatives, their focus has always been on service to members. They continue to provide the products and services members request. From car loans to Online Banking, no need is too big or too small. Since there are no stockholders, our members receive higher rates on their savings accounts, lower rates on loans, and lower service fees than most competitors.

Join us on International Credit Union Day, Thursday, October 17, 2002 for refreshments and a special gift. You'll find the best deals and the best service, year 'round with Hickam Federal Credit Union.

Disclosure Discussion

Revised EFT (Electronic Funds Transfer) disclosures for electronic check transfers

As a service to our members and to comply with federal regulations, we will update you from time to time with changes to our disclosures. In this issue, we will cover the disclosure addition of electronic check transfers to Regulation E.

If you purchase goods or pay for services with a check you may authorize your check to be converted to an Electronic Funds Transfer (EFT). You may also authorize merchants to electronically debit your account for returned check fees. Authorization to make these types of electronic funds transfers may be expressed orally, in writing or implied through a notice posted or sent to you.

Other types of EFTs include, but are not limited to, Direct Deposit, ATM and Debit card transactions, Teller Talk transactions, and Online Banking transactions.

For further information or a copy of our Electronic Funds Transfer Agreement and Disclosure, please call (808) 423-1391 or visit one of our branches.

A Special Offer from Hickam FCU and AIG Hawaii

**EARN \$20
 IN FREE
 GASOLINE.**



- 1 Call AIG Hawaii for your auto insurance policy.
- 2 Mention the special "Hickam FCU offer" for discounted rates.
- 3 Select the Electronic Funds Transfer (EFT) payment option through your Hickam FCU Checking Account and get a certificate good for \$20 in free gasoline.

Hurry, call AIG Hawaii today!
Oahu: 533-AIGH (2444)
 Toll-free Neighbor Islands: 1-877-533-AIGH (2444)




This promotional offer is for Hickam FCU members in the Hickam FCU group discount program. Offer for new AIG Hawaii customers only. To receive \$20 worth of gasoline certificates, members must select EFT payment option through Hickam FCU checking account. Limit one gasoline certificate per household per year. Promotion ends 2/28/03. Offer subject to change without notice.

Observed Holidays

(HFCU closed)

Columbus Day
 Monday, October 14

Veterans Day
 Monday, November 11

Thanksgiving Day
 Thursday, November 28

Christmas Eve
 Tuesday, December 24

Main office closes at 12pm; Branches at 1pm

Christmas Day
 Wednesday, December 25

New Years Eve
 Tuesday, December 31

All offices close at 4:00 pm

New Years
 Wednesday, January 1



SAVINGS RATES

	Minimum Balance	Rate	APY *
Money Market	\$20,000+	2.75 %	2.78 %
	\$10,000-\$19,999	2.50 %	2.53 %
	\$5,000-\$9,999	2.25 %	2.27 %
	\$0-\$4,999	0.00 %	0.00 %
IRA Savings	\$20,000+	2.75 %	2.78 %
	\$4,000-\$19,999	2.50 %	2.53 %
	\$0-\$3,999	2.25 %	2.27 %
Savings	\$100	2.00%	2.02 %
Christmas Savings	None	2.00 %	2.02 %
Checking	None	1.50 %	1.51 %
Certificates	\$500	Call for various terms and rates	
Jumbo Certificates	\$100,000		

* Annual Percentage Yield ■ indicates changes

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 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.

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HICKAM FEDERAL CREDIT UNION
P. O. Box 30025
Honolulu, Hawaii 96820-0025

(808)423.1391
Toll-free 800.432.4328
Teller Talk (808)545.4432

Main Office (Hickam AFB)

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

Mililani Branch

95-1249 Meheula Parkway
Suite B-1
Mililani, 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

(opening late 2002)

www.hickamfcu.org

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.



Offer Extended!
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of your home's value!
Call 440-5380
for more information

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