



HICKAM
FEDERAL
CREDIT
UNION

“Making a
Difference in Our
Members’ Lives”

THE Hickam Difference

A quarterly publication for Hickam FCU members

4TH QUARTER 2006

Be Merry and Bright—Shop Wisely Online During the Holidays

Shopping online during the holiday season can save time and minimize stress, but, before you dive into the world of online purchasing, here are a few simple rules to keep in mind.

Protecting your privacy is essential when shopping online. Read and understand the company’s online privacy policy and keep any personal information, passwords, or PINs (personal identification number), private.

Make your purchases only through secured web pages. Look for these signals indicating that you have entered a secure page:

- A screen notice that says you’re visiting a secure site.
- A closed lock or unbroken key in the bottom corner of your screen.

- The first letters of the Internet address you are viewing change from “http” to “https”

Do business with companies you know and trust. When making a purchase, know exactly what you’re buying by carefully reading the product description. Also, confirm the seller’s contact information, in case you have questions or problems in the future, and when your product will be shipped to you. And don’t forget to review the company’s refund and return policies.

Don’t do business with a website unless it provides a phone number and mailing address.

If you’re making a substantial purchase, call the customer

service line before you buy to make sure it’s really staffed.

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Do Not Respond! Phishing Scam

Hickam Federal Credit Union was recently targeted in a phishing attack. If you receive emails asking for your personal information, **do not respond**. Hickam Federal Credit Union will never send you an email requesting sensitive information about you or your accounts. If you receive such an email, please contact us immediately at 808-423-1391 (Neighbor Island and Mainland members may call toll-free at 800-432-4328).

For more information about identity theft, visit the Identity Theft Resource Center at www.idtheftcenter.org.

Get the Most From Your Home

Up to
100% Loan-to-Value
Financing

A Home Equity Line of Credit from Hickam FCU will let you pay for your child’s tuition, renovate or refurnish your home and much more. You’ll not only enjoy a great rate, but may also receive a higher line of credit for those larger expenses. For more information, call 423-1391 or visit www.hickamfcu.org today!

Smart Holiday Shopping Takes Planning and Control

You say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year. To avoid the post-holiday spending blues, here are some holiday spending tips to consider:

Budget your spending and set goals. Start with a realistic idea of how much you can spend on holiday gifts, food, travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

Make a list. Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

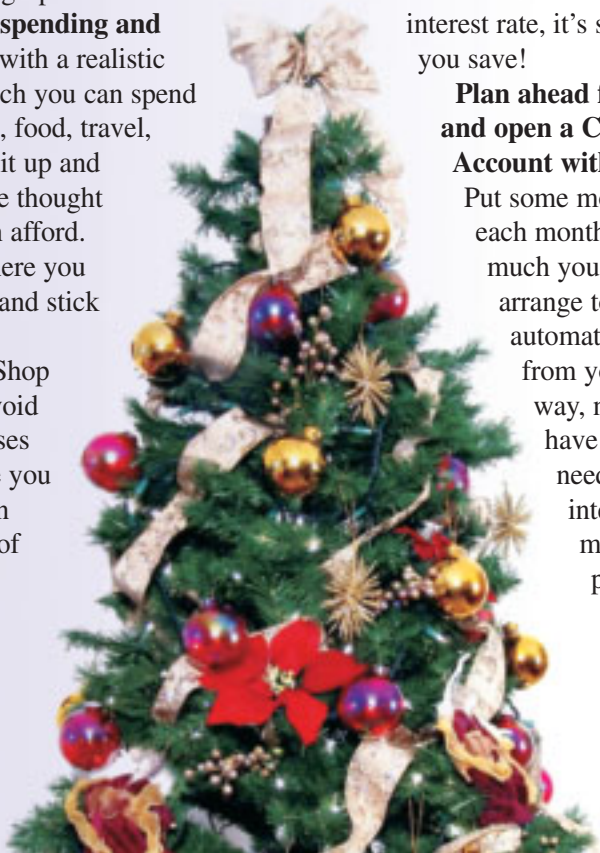
Comparison shop. Take the time to find the best deal. Fight the

urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don't wait until the last minute!

Trim your interest payments. If you must pay with a credit card instead of using cash, use your Hickam FCU Visa® credit card. With its low interest rate, it's sure to help you save!

Plan ahead for next year and open a Christmas Savings Account with Hickam FCU.

Put some money in the account each month based on how much you spent this year; arrange to have that amount automatically deducted from your paycheck. This way, next year you'll have all the money you need. Plus, you'll earn interest rather than making big interest payments to finance next year's holiday shopping. It'll put the cheer back into gift giving.



It's Christmas "dough" from Hickam Federal Credit Union!

If you need to add some jingle-jangle to your pocketbook this holiday season, stop by Hickam FCU or call us at 423-1391. We can help!

CONTINUED FROM PAGE 1 > **Be Merry and Bright**

Use your Hickam FCU Visa® credit card to make your purchase. Your Hickam FCU Visa® credit card has important security features that will help put your mind at ease.

- Anti-fraud programs flag unusual spending patterns that can signal that your card is in the wrong hands. It helps detect potential fraud and helps resolve identity theft issues.
- Zero liability protects you from unauthorized charges. So, if someone steals your credit card or card number, you're not responsible for the purchase.
- Verified by Visa® lets you shop online without worry because only you know your Visa® password, required for online purchases.
- Account number abbreviation on purchase receipts keeps your account information private by listing only the last four digits of your credit card number.

So, this holiday season, avoid the crowded malls. With online shopping, and these safety tips, you can rest easy as you load your sleigh with just a few mouse clicks.

CREDIT UNIONS
Making a World of Difference™

For 58 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support of the credit union difference.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for allowing us the privilege of making a difference in your lives.

International Credit Union Day®
October 19, 2006

70th Annual Membership Celebration



With *The Brothers
Cazimero
and Friends!*

~ Aaron Sala & Ledward Kaapana ~
~ Plus, dancing with Touch of Gold ~

Saturday, March 3, 2007
Sheraton Waikiki Hotel

\$30 per person or \$270 for a table of ten!
(That's a savings of \$30 per table!)

**Includes a 7-Course Chinese Dinner and a
chance to win a Trip for Two to Las Vegas!**

Look for the 70th Annual Membership Celebration
Ticket Order Form in your September statement.
For more information, call (808) 423-1391 or visit
www.hickamfcu.org

Celebrating 70 Years of Helping One Another

This October marks our 70th Anniversary, and we'd like to thank you for your loyalty throughout the years. Your support has helped us grow from our humble beginnings in 1936 with the opening of our first branch on Hickam Air Force Base to the fourth largest credit union in the state with four branches and over 40,000 members.

In celebration of our 70th Anniversary, we ask you to join us in *Making a World of Difference*. On International Credit Union Day, Thursday, October 19, **Hickam FCU will be hosting a donation drive for our Air Force troops deployed in the Middle East.** If you'd like to show your appreciation for our military 'ohana, **stop by any branch on October 19th with an item from the list below.** Hickam FCU members, who bring in a donation on that day, will receive a free gift*!

**70th
Anniversary**
1936 - 2006

Suggested donation items (no used items please):

Pre-paid AT&T Long Distance phone cards
White or black cotton socks
Generic sunglasses
Beef Jerky
Slim Jims
Coffee (ground or instant, decaf or regular)
Tuna fish in packets (not cans)
Salted pumpkin or sunflower seeds
Salted nuts
Pop Tarts
Cookies
Granola Bars
Fruit Roll-Ups
Chewing gum
Instant drink mixes (Gatorade, Crystal Light)
DVD movies
Music CDs
Games (e.g., UNO, Othello)
Crossword and other puzzle books
Batteries – AA and C

For more suggestions, visit www.hickamfcu.org.

**While supplies last.*

TAKE OUR AUTO BUYING DEALS FOR A SPIN!



Turn to great auto loan rates from Hickam FCU.
Then, corner a great deal at the...

CREDIT UNION AUTO SALE- OCT. 13, 14, 15

EXCLUSIVE Credit Union Member Pricing on Honda, Nissan, Volkswagen & Hyundai.

Visit a branch and get pre-approved today!



Hawaii's First Auto Mall

LOAN RATES (Effective 6/1/06)

	APR*	Terms
NEW AUTO**	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
(Over \$15,000)	As low as 5.75%	Up to 6 years
(Over \$20,000)	As low as 6.75%	Up to 7 years
USED AUTO**	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
(Over \$15,000)	As low as 6.75%	Up to 6 years
PERSONAL***	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
Savings Secured	3.50%	Up to 6 years
Line-of-Credit	9.50%	Open
Overdraft Protection	11.00%	
Home Equity Line of Credit****	8.005%	Adjusted annually

*Annual Percentage Rate.

**Rate disclosed is the lowest rate available based on the establishment of direct deposit. 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 direct deposit. 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 3/1/06, adjusted annually and is for owner-occupied product. APR may vary annually, but will not exceed 18%. Minimum and maximum line amounts are \$20,000 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 7/1/06)

	Dividend Rate	APY*
PRINCIPAL PLUS CERTIFICATE (\$500 Minimum Deposit)		
6 - 11 Months	2.72%	2.75%
12 - 23 Months	3.20%	3.25%
24 - 35 Months	3.45%	3.50%
36 Months	3.69%	3.75%
IRA CERTIFICATE (\$500 Minimum Deposit)		
12 Months	3.20%	3.25%
24 Months	3.45%	3.50%
36 Months	3.69%	3.75%
MONEY MARKET		
\$5,000.00 - \$14,999.99	1.00%	1.00%
\$15,000.00 - \$24,999.99	1.25%	1.25%
\$25,000.00 - \$49,999.99	1.50%	1.50%
\$50,000.00 - \$99,999.99	1.75%	1.75%
\$100,000 or more	2.05%	2.05%
INDIVIDUAL RETIREMENT ACCOUNT		
\$0.00 - \$4,999.99	1.00%	1.00%
\$5,000.00 - \$24,999.99	1.25%	1.25%
\$25,000 or more	1.50%	1.50%
SAVINGS (\$25 Minimum Deposit)	1.00%	1.00%
CHECKING (No Minimum Deposit)	0.50%	0.50%

*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)
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
Columbus Day
Monday, October 9, 2006
Veteran's Day
Friday, November 10, 2006
Thanksgiving Day
Thursday, November 23, 2006
Christmas Day
Monday, December 25, 2006
New Year's Day
Monday, January 1, 2007

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