



MONEY SENSE

Federal insured by the National Credit Union Administration
(Accounts insured up to \$250,000)

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Celebrate the holidays - local style!

Here are simple gift ideas that could save you money this holiday season.



Buy bulk items and break it down to create gift sets. Make it any size to fit your budget. If done right with all the holiday sales and coupons, you could just come out on top this year.

- **Musubi Gift Set:** One quart size zip loc bag with raw rice, one can spam, two individual pack nori, and one small musubi maker (optional).
- **Ramen Gift Set:** One or two ramen and nori packs, one soup spoon, one set of chopsticks and one small bottle hot sauce (optional).
- **Movie Night Gift Set:** Popcorn packet, furikake, candies, two pairs of cozy socks and two bottle soft drinks (optional).

Mix up your favorite party mix recipe with bake goods. Create your own recipe with your favorite candies, sprinkles, add some chips, cookies, or even popcorn!

Gift cards are also great gift ideas. You can add them to your gift sets, or give it in a holiday card.

Purchase your gift card between
Nov 1st thru Dec 31st 2023,
and we'll waive the purchase fee.

Get your gift card while supplies last.
Limit restrictions apply to share branch members.



Stop by our office on Thursday, October 19, 2023
and receive a member appreciation gift while
supplies last.

On Jan. 17, 1927, the Credit Union League of Massachusetts observed the inaugural official holiday for credit union members and workers. The date was selected in honor of the birthday of "Apostle of Thrift," Benjamin Franklin.

However, the North American credit union movement saw a period of rapid expansion that ironically led to the holiday being overlooked and gradually faded away.

In 1948, CUNA decided to resurrect the national Credit Union Day. In collaboration with CUNA Mutual Insurance Society, the third Thursday of October was designated as the National Day of Recognition, and it has stuck ever since, growing to an international event.

This years' theme is focused on fostering Financial Well-being for all members.



**Tis the season with a
Holiday Loan Special**
as low as
4.49% APR*
(Max amount \$10,000
Min credit score of 700)

Auto Loan Rates

(As of October 1, 2023)



NEW AUTO as low as 4.25% APR* 48 months

USED AUTO as low as 5.25% APR* 36 months
(2017 up to 2022)

Receive a \$100 Visa Gift Card when
we finance your new auto.

*Annual Percentage Rate (APR). Rate disclosed is the lowest rate available based on a 25-basis point rate reduction with automatic payment. Higher rates may apply depending on loan term, collateral, member's credit performance, and/or the cancellation of automatic payments. Rates, terms and conditions are subject to change without notice. All loans subject to credit approval. Must be eligible for membership to qualify. Refinancing of existing Schofield Federal Credit Union loans are not eligible.

Home Equity Line of Credit

as low as 4.00% APR*

Fixed until January 1, 2025

Current Variable Rate 9.50% APR**

Initial Advance \$10,000



**Variable rate feature and the *Annual Percentage Rate (APR) and minimum payment can change semi-annually on January 1 and July 1. The maximum interest rate that can apply during this plan is 18% APR. No closing costs in most cases unless credit line is closed within 24 months. The Home Equity Line of Credit may be used for home improvement, vacation or education. The interest on this loan may be tax-deductible, depending on how you use the money. (Check with your tax advisor regarding deductibility). All loans subject to credit approval. Must be eligible for membership to qualify. We do business in accordance with the Federal Fair Housing law and the Equal Credit Opportunity Act. Offer not available to existing Schofield FCU HELOC loans.

Dividend News

The Board of Directors declared dividends for the quarter ending September 30, 2023. Dividends will be credited to your account on October 1, 2023.

SHARE	APY*
BALANCE Up to \$20,000	0.10%
\$20,000.01 to \$40,000	0.15%
\$40,000.01 to \$100,000	0.20%
\$100,000.01 & up	0.25%

SHARE DRAFT	APY*
	0.05%

MILITARY SAVES	APY*
(Allotment Required)	1.00%

CERTIFICATES	Term	APY*
(\$500 Min. Balance Required)	6 Mos.	2.25%
	1 Year	3.25%
	18 Mos.	3.25%
	2 Year	3.25%
	3 Year	3.50%
	4 Year	3.50%
	5 Year	3.50%

IRA SHARES	Term	APY*
(\$500 Min. Balance Required)		0.65%
IRA CERTIFICATES	Term	APY*
(\$500 Min. Balance Required)	1 Year	3.50%
	2 Year	3.75%

*All rates expressed as Annual Percentage Yield (APY) & subject to change. SFCU may match certificate rates offered by another Hawaii based financial institution. Match approval is subject to verification and certain limits. Please call for current rates or more information.

Holiday Schedule

We observe all State & Federal Holidays

visit our website: www.schofieldfcu.org

Monday, October 9 th	Columbus Day (Federal Only)
Friday, November 10 th	Veteran's Day
Thursday, November 23 rd	Thanksgiving
Monday, December 25 th	Christmas
Monday, January 1 st	New Year's