



Member Benefits

Gain The Financial Advantage

Welcome to HawaiiUSA FCU... where you will "Discover the Difference" in numerous ways. As a full-service financial institution, HawaiiUSA FCU provides most services offered by the nation's largest banks or savings and loans.

Banks are owned by their stockholders and run for the profits of those stockholders. HawaiiUSA FCU, on the other hand, is owned by you, our members, and operated exclusively for your benefit. There are no stockholders or outside owners to pay. So profits are returned to you in the form of higher dividends on savings, lower rates on loans, expanded services and free or reduced-fees.

In addition, all your funds on deposit at HawaiiUSA FCU are insured up to \$100,000 by the National Credit Union Administration (NCUA), a U.S. Government Agency.

There is no membership fee when you join HawaiiUSA Federal Credit Union!

By joining the credit union today, you can save on the services you currently have with other financial institutions. You can expect to earn more on savings and pay less when you borrow. For current rates or information on any of our products, services and special promotions, look on to www.hawaiiusafcu.com or call 534-4300 during our regular business hours.



Deposits

Whatever your savings needs, we have a plan for you. Most accounts can be funded effortlessly with automatic payroll deduction.

- Share Account
- Sharedraft Account
- Christmas Club Share Account
- FlyAway Travel Club
- Trust Account
- IRA Account/IRA Share Certificate
- Share Certificate
- College Bound Share Certificate

Loans

Since the beginning, HawaiiUSA FCU has been committed to making affordable loans to our members. In fact, we offer some of the best rates and terms anywhere on a wide variety of loans - all designed to make money available to you when you need it.

- VISA GOLD 9.96% APR*
- VISA CLASSIC 12.96% APR*
- Education Financing Loans
- Overdraft Protection
- Home Equity QuickAccess Line
- QuickAccess Line of Credit
- First/Second Mortgage
- Signature Loans
- New/Used Automobile Loan (No waiting period for loans)

*Annual Percentage Rate is effective 1/100 and is subject to change without notice. Annual fee waived until further notice

This flyer is designed to give you a brief overview of all our accounts and services. For more details on any of them, see our individual brochures on: Deposits, Loans and Direct Access (24-hour Telephone Banking) or call 534-4300, toll free (800) 379-1300.

Additional Benefits

- American Express Travelers Cheques - FREE
- ATM Access (Bankoh BankMachine only; otherwise \$1 fee) - FREE
- DirectLink Internet Banking - FREE
- Direct Access 24 Hour Telephone Banking - FREE
- DirectCheck Card - Checking convenience everywhere VISA is accepted
- Notary Service - FREE
- Eligible to join PriceCostco and Sam's Club
- Safe Deposit Boxes (Main, Aiea & Mililani Branches)
- Direct Pay Bill Payment Service
- Hawaiian Airlines HawaiianMiles Partner

How to join HawaiiUSA Federal Credit Union

You may eligible for membership if you are an educational employee, parent, or affiliated with one of our businesses / associations.

It's so easy to join! All you need to do is complete the Membership Application and open a \$5.00 minimum share savings account balance to take advantage of any Credit Union service.

Branch Locations

- Main:** 1226 College Walk
- Aiea:** 99-115 Aiea Heights Dr., #114
- Kaneohe:** 46-056 Kamehameha Hwy
- Mililani:** 95-390 Kuahelani Ave. 4-B
- Kaimuki:** 3660 Waiialae Ave., #108
- Ala Moana:** 771 Amana Street
- Waipahu:** 94-050 Farrington Hwy B1-3
- Kapolei:** 920 Kamokila Blvd.
- Kahului:** 285 W Kaahumanu Ave., #103

www.hawaiiusafcu.com