



Shareowner

2017 Annual Meeting Celebration Sunday, March 26, 2017

Place: Willows Restaurant,
901 Husten Street - Vallet Parking

Time: 9:30 Check In
9:45 Meeting
10:00 Brunch Buffet

Come celebrate the HNG FCU difference

Members	\$20
Guest	\$40
Children (4-10 years old)	\$25

No charge for children under 4 years old

Enjoy the delicious selection of Willows classics: Shrimp Curry, Kalua Pig, Salads and outstanding Desserts.

Come and join the celebration and maybe you might win the Hawaiian Airlines gift certificate or one of the other generous gifts.

RSVP by Friday, March 10, 2017.

HNG FCU Annual Meeting Reservation
March 26, 2017 • Willows Restaurant

Your Name _____

Account Number _____ Day Phone _____

Address _____

Please complete below:
(Specify number attending below)

_____ Members at \$20 each and = \$ _____

_____ Guests at \$40 each = \$ _____

_____ Children 4 – 10 years of age at \$20.00 each = \$ _____

_____ Children under 4 free

_____ Total in your group TOTAL DUE: \$ _____

Please check one below:

Deduct the Total Amount Due of \$ _____ from my Account # _____

Signature _____ Date _____

Enclosed mail checks payable to HNG FCU

Return this form to:
Hawaii National Guard FCU
P.O. Box 10815
Honolulu, HI 96816-0815

SEATING IS LIMITED, PLEASE CONFIRM YOUR ATTENDANCE BY MARCH 10, 2017.

Get a \$2,000 *Signature Loan Special at 0% Financing

Just refinance your existing auto loan from another institution with us. We'll refinance your vehicle at our new or used auto rates.

**Loan special term is 18 months; normal monthly payments are \$112*

HNG FCU Credit Cards Now Available

Limits up to \$10,000. Everyone gets the same rate 9.99%

Vehicle Loan Promotion

Take advantage of our extremely low loan rates, along with auto dealership specials, there may be no better opportunity

OR Considering refinancing your auto with the HNG FCU, you just may lower your monthly payment or cash out on your vehicle's equity. Take a look at your current rate, your HNG FCU maybe able to reduce your monthly payments with amazing savings

.25% loan rate discount on any term when an Electric or Hybrid vehicle is financed

New Auto financing

2.25% for a 4 year term*

2.50% for a 5 year term*

3.25% for a 6 year term*

*Vehicle must have been purchased within the last six months. Maximum financed amount is based on Kelly Blue Book retail price.

Used Auto financing

2.50% for a 5 year term**

5.50% for a 4 year term***

Maximum financed amount is based on Kelly Blue Book retail price Vehicle cannot be more than five years old. *Maximum financed amount is based on 80% of Kelly Blue Book retail price Vehicle cannot be more than ten years old

Loan rates disclosed are the lowest rates available.

Auto loans currently financed with the HNG FCU do not qualify for these specials. Normal loan procedures apply.

Loans Available

Holiday spending got you stressed... consider a HNG FCU loan to help with the burden.

Starting at just 3.50% for a \$2,000 signature loan. We also have a \$5,000 signature loan at just 6.00%. Apply on-line or give the staff a call at 737-5714/ 682-0400 for qualifying details.

Christmas Accounts

Be prepared for 2017 with our Christmas club account. Deposited monies earn a nice rate of .25% APY and are paid out to you on November 1st, just in time for holiday spending. Open your account any time, with any amount and we'll help you set up a direct deposit making saving so merry and bright.

New number for our improved teller phone system is 1-888-454-9208

If you didn't already know, you can check your balances, get account histories or transfer funds with our telephone teller. Perfect for those times when on-line access is limited. Just another feature in making your HNG FCU membership a great one.

System was recently upgraded and you will need to set up access again. We apologize for any inconvenience and hope these few minutes of your time will be worth it as you enjoy the new enhancements.

Enhancements now included entering your suffix codes: **0 - Shares, 20 - Christmas, 30 - Sharedraft Checking, 40 - IRA, 50 - Roth, 70 - Youth**

Save with Sprint

HNG FCU members can save 10% on regularly priced monthly service

Learn more by calling **877-SAVE.4.CU**

Or connect with our web page under "other services"

Or visit www.sprintstorelocator.com

It is time to make the switch to free statements!

After a substantial investment upgrading our new home banking platform we are again encouraging HNG FCU members to sign up then enjoy the full benefits of the system.

Effective March 1, 2015 there is a \$1 fee for any paper statement mailed as we try to control our escalating postage costs.

With statement functionality you can view or print your statement at home while avoiding the risk of having your paper statement intercepted in the mail. Besides statements you can view your accounts, get transaction histories and process transfers at your convenience.

Please contact the office staff for statement home banking assistance or if this statement enhancement will pose a problem. We're here to find a solution for you!

Check Us Out

Visit Our Website www.hngfcu.com

Using Debit or Credit Card out of state

If you will be traveling out of state and using your CU VISA card let us know.

We can flag your account preventing any inconvenience for you on your vacation.

Avoid \$10 monthly Dormant Account Service Charges

Account will be considered dormant if there is no activity for three years!!

Keep your HNG Credit Union account active by sending in an annual deposit.

Inactive accounts can be costly to you as there is a \$10 monthly charge if your account is dormant for 3 years or longer.

We've got another benefit for our ATM card holders

Did you know you can now use your ATM card linked to your HNG FCU share draft checking account for purchases at your favorite merchant? Your card is now more than a way to get cash from a machine. It has purchasing power!!

That is correct, all you will need is your ATM Card and PIN number.

Besides getting your merchandise you are allowed to get cash back too!!



Looking to Start or rebuild your credit score??

We have created a loan for our members looking to repair or start a favorable credit history. It is just a \$1,000 loan with an eight month repayment. Please call the staff at one of our offices for more details.

Auto debits now available

Tired of sending in checks every month for deposits or loan payments?

We can now debit your account with another financial institution automatically.

Free..Free..of charge...It is as simple as requesting a form for completion.

Please call 737-5714 or 682-0400 for more information or to sign up.

Benefits of our Bank of Hawaii partnership

- Use your HNG FCU Visa debit card to get up to \$2,000 daily with a cash advance "no fees" at any BOH branch.
- Use your preprinted HNGFCU sharedraft deposit slip to make deposits at any BOH branch. Credit will appear on the next business day.
- Use your preprinted HNGFCU sharedraft checks to cash a check up to \$100 Daily at any BOH branch.

Convenience all around you.

Dividend & Loan Rates

Dividend rates for all accounts may change monthly as determined by the Board of Directors. Additionally, dividends are paid on the last calendar day of each month on all accounts. Dividends will not be paid on any account closed before month end. Disclosed loan rates are the lowest/base rates. Higher loan rates may apply depending on member's credit performance.

Earn these attractive rates on member accounts.

Savings:	Account Type	Rate	Annual Percentage Yield
	Shares	0.025%	0.025%
	Share Drafts	0.025%	0.025%
	IRA/ROTH/Coverdell	0.40%	0.40%
	Christmas	0.25%	0.25%
Loan Rates:	Account Type	Annual Percentage Rate	Maximum Loan Amount
	Share Secured	2.10%	Open
	Signature loan Special	3.50%	\$2,000.00
	Signature loan	6.00%	\$5,000.00
	Signature loan	6.00%	\$10,000.00
	Pledged Loan	11.00%	\$1,000.00
	New Auto	2.25%	Open
		2.50%	Open
		3.25%	Open
	Used Auto	2.50%	Open
		5.50%	Open
	Motorcycle	6.50%	\$20,000

Loans are subject to qualifications. Disclosed loan rates are the lowest/base rates. Higher loan rates may apply depending on member's credit performance. Rates and terms are subject to change without notice. Please call the credit union for the most current rates and terms available on our savings and loan products.

*Vehicle must have been purchased within the last six months. Maximum financed amount is based on Kelly Blue Book retail price.

**Maximum financed amount is based on Kelly Blue Book retail price. Vehicle cannot be more than five years old.

***Maximum financed amount is based on 80% of Kelly Blue Book retail price. Vehicle cannot be more than ten years old.

Cut and detach and keep this information handy

Serving You

Diamond Head:

Office Hours:
Monday – Friday 8:30 am – 3:30 pm
(Closed on all State and Federal holidays)

Location:
Hawaii National Guard Headquarters
3949 Diamond Head Road

Telephone: (808) 737-5714
Toll Free: (877) 218-6906
Telephone Teller: 1 (888) 454-9208
Fax Telephone: (808) 737-5170
Email Address: mail@hngfcu.com

Website Address: www.hngfcu.com
Routing/Transit/ABA/ACH number: 321379025

Kalaeloa:

Office Hours:
Tues., Wed. and Thur. 9:00 am – 2:00 pm
(Closed on all State and Federal holidays)

Location:
91-1179 Enterprise Ave., Bldg 117, Room A104
Telephone: (808) 682-0400 and 682-0403
Fax: (808) 682-0500
Email: kalaeloa@hngfcu.biz

LOST OR STOLEN PLASTIC CARDS
Lost/Stolen ATM Cards: 1-800-523-4175
Lost/Stolen Debit (VISA Cards): 1-800-500-1044

Mailing Address:
Hawaii National Guard FCU
P.O. Box 10815, Honolulu, HI 96816-0815



About This Newsletter

Hawaii National Guard Federal Credit Union has made every effort to present the information in this newsletter as factual and as comprehensive as possible. The credit union reserves the right to make changes at any time and without notice on the information provided in this issue. For current savings or loan rates and fees of any one available credit union services please call 737-5714.

