



FROM YOUR

TRADE WIND

GOOD FRIENDS AT WINDWARD COMMUNITY FEDERAL CREDIT UNION

Winter 2011

Save the Date!!

If you want a night filled with yummy food, great prizes and fantastic entertainment, circle your calendar now for our 2012 Annual Meeting & Dinner.

On Saturday, May 5, 2012, our Annual Meeting & Dinner will again return to the scenic Ko'olau Ballroom. Information regarding ticket sales and the evening's entertainment line up will be announced in our April newsletter. We can't wait and look forward to seeing you there!

MAY 2012

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



Holiday Hangover?

We can help...

Rates as low as 3.00% apr*

Holiday Loan Special rates are valid till January 31, 2012. Up to a maximum of \$5,000 with 12-36 month terms. Annual Percentage Rates. All loans subject to approval

For more information please call (808)254-3566 or visit us online @ www.wcfuhawaii.org.



It's Almost Tax Season!

Members who will be receiving a refund from their federal or state tax return can arrange to have their refund electronically transmitted into their savings or checking account with us. Simply indicate our routing number **321380315**

and your full account number on your tax form. It is faster- at least two weeks v.s. having it mailed to you and saves you a trip to deposit you check.

Mahalo To Our WCFCU Members

Twenty-nine credit unions from Oahu, Big Island, Maui and Kauai participated in "Have a RICE Day", a fundraiser for the Hawaii Foodbank and its neighbor island food distribution partners. A total of \$39,771.51 (representing the equivalent of 66,286 pounds of rice) was donated.

Thanks to our generous Windward Community FCU members, we raised a total of \$1,585 for the Hawaii Foodbank. Thank you for your generosity and support of this worthwhile organization.



RateWATCH

Loan Rates (Effective January 1, 2012)

Type	APR*
Personal-12 Months	As low as 6.00%
36 Months	As low as 7.25%
48 Months	As low as 8.00%
60 Months	As low as 9.00%
New Auto-60 Months	As low as 4.35%
72 Months	As low as 5.50%
84 Months	As low as 6.25%
Used Auto-36 Months	As low as 3.25%
Motorcycle-36 Months	As low as 4.00%
Overdraft Protection Up to \$5,000	9.90%
Windy Credit Line Up to \$5,000	9.90%
Home Equity LOC Up to \$375,000	5.75% variable

Mortgages

First Mortgage	Market rate
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VISA Credit Card

Classic Card - Up to \$5,000	12.90%
Gold Card - Up to \$10,000	9.90%

All loans are subject to credit approval. Rates subject to change. Call for the most current rates and terms.

*APR- Annual Percentage Rate

Savings Rates (Effective January 1, 2012)

Type	APY*
Regular Shares - \$100+	0.40%
Share Drafts - \$1,000+	0.10%
Share Drafts - \$20,000+	0.25%
Christmas/Vacation - \$100+	0.40%
IRA Regular Shares - \$100+	0.65%
Money Market \$2,500+	0.40% - 0.75%

The rates above are the proposed 4th quarter dividend rates. Please call our Windy Phone 791-4626 or 1-800-974-9328 for the most current rates.

*APY - Annual Percentage Yield




Scholarships

Windward Community FCU will award four \$1,000 first-year college tuition waivers to four Windward students. Applicants must be Windward residents and currently a high school senior at Castle, Kailua, or Kalaheo High School or a WCFCU member that is a high school senior at any other school. The applicant must plan on attending a Hawaii college or university as a fulltime student and remain in good standing for two semesters.



Award will be based on:
Academic Achievement
Community Service
Financial Need



Application deadline is Friday, April 2, 2012. Each award recipient will receive a \$500 tuition waiver for their first two college semesters. Windward Community FCU will credit the student's tuition account at their chosen institution. Scholarship packets will be available at all branch locations starting February 1, 2012.

2012 Board Election

Members wishing to be nominated to the Board of Directors must submit a brief biography and picture by January 21, 2012. Pre-printed forms are available at the Main Branch. Those members not selected by the Nominating Committee but wanting to serve will need to submit a brief biography, picture, and a list of 95 members, along with their signatures, supporting their nomination to the Credit Union by February 15, 2012.

If you have any questions, Please contact Fred Perry at (808) 254-3566, ext.1133.



"MEMBERS ONLY"

BIKE NIGHT

Exclusive Deals and Great Rates!

Fri. Feb. 10th & Fri. Mar. 9th @ 7-9 pm

More details coming soon to a branch near you!

* Free Food

* Live Entertainment

* Safety Workshop

* Raffle Prizes

* Win a Brand New Motorcycle

* or up to \$5,000 Shopping Spree!



600 Puuloa Road, Honolulu
(By the Airport)

For more details
email nhamocon@cyclecityltd.com

Main Office
6699 Mokapu Rd., MCBH
Kailua Hawaii 96734

Phone (808) 254-3566

Hours Mon.- Fri.: 9 am-5 pm
Drive Through
Mon.-Fri. 9 am-5 pm
Sat.: 9 am-1pm

Kaneohe Branch
45-480 Kaneohe Bay Drive,
Suite 1AE2
Kaneohe, Hawaii 96744

Phone (808) 247-8555

Hours Mon.-Thur.: 9 am-5 pm
Fri.: 9 am-6 pm
Sat.: 9 am-1 pm

Website www.wfcuhawaii.org
Email wfcu@wfcuhawaii.org

Kailua
151 Hekili Street Suite 101
Kailua, Hawaii 96734

Phone (808) 262-1239

Hours Mon.-Thur.: 9 am-5 pm
Fri.: 9 am-6 pm
Sat.: 9 am-1pm

Windy Phone 24 Hour Access:
791-4626 or (800) 974-9328