

SCHOLARSHIPS

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



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



The application deadline is Saturday, April 1, 2017. Each award recipient will receive a \$500 tuition payment for their first two college semesters. Windward Community FCU will credit the student's tuition account at their selected institution. Scholarship packets will be available at all branch locations starting February 1, 2017.

SAVE THE DATE...

Mark your calendar now for our 2017 Annual Meeting & Dinner for a night filled with yummy food, great prizes and fantastic entertainment on Saturday, May 13, 2017. Our Annual Meeting & Dinner will be at the scenic Ko'olau Ballroom. Information regarding ticket sales and the evening's entertainment line up will be announced in our Spring 2017 newsletter. We look forward to seeing you there!



2017 BOARD ELECTIONS

There are five (5) expiring director terms. The Nominations Committee has selected the following members to fill the positions:

- ◆ **David Mortensen** – Served on the board for 23 years. Retired firefighter and presently self-employed.
- ◆ **Jean Nishimoto** – Appointed to the board last year. Retired from federal government (MCBH) as an accountant.
- ◆ **Cindy Seo-Shiraki** – Served on the board for 18 years. Presently employed as a Financial Analyst for Castle Medical Center.
- ◆ **Renae Villa** – Served on the board for 3 years. Presently employed as an educator for the state DOE.
- ◆ **Valerie Wong** – Served on the board for 18 years. Retired from Castle Medical Center as a Registered Nurse/Manager.

Members wishing to be nominated to the Board of Directors by petition must submit a valid petition, brief biography, statement of qualification and picture to the Board Secretary (Renae Villa) by **February 17, 2017**. Pre-printed forms are available at the Main Branch. Petitions must be signed by 92 members and the last three digits of their WCFCU account numbers must be disclosed and verified. Should the number of nominees be equal to the number of vacancies, there will be no election and no nominations from the floor at the Annual Meeting will be allowed.

If you have any questions, please contact
Debbie Kim at
(808) 254-3566 ext 1133
or
dkim@wcfcuhawaii.org

RateWATCH

Loan Rates (Effective January 01, 2017)

Type	APR*
Personal-12 Months	As low as 3.25%
36 Months	As low as 4.50%
48 Months	As low as 5.00%
60 Months	As low as 5.50%
New Auto-60 Months	As low as 2.25%
72 Months	As low as 3.25%
84 Months	As low as 4.00%
Used Auto-60 Months	As low as 2.75%
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%
80% Home Equity LOC Up to \$375,000	2.99%** Fixed for 3 Years**
95% Home Equity LOC Up to \$250,000	6.25%**

Mortgages

Please call for information

VISA Credit Card

Classic Card - Up to \$5,000	12.90%
Platinum Card - Up to \$15,000	9.15%**

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

*APR = Annual Percentage Rate

**Variable, Based on WSJ Index

**Restrictions Apply.

Certain terms and conditions may apply.

Savings Rates (Effect. January 01, 2017)


Type	APY*
Regular Shares - \$100+	0.10%
Share Drafts - \$5,000+	0.05%
Christmas/Vacation - \$100+	0.10%
IRA Regular Shares - \$100+	0.50%
Money Market \$2,500+	0.10% - 0.15%

The rates above are the proposed 1st quarter dividend rates. Please visit our website for the most current rates.

*APY - Annual Percentage Yield

Federally Insured by NCUA





95% Loan-to-Value Home Equity Line of Credit?

Now you can!

Island of Oahu. Primary residence only. Fee Simple Only. Requires a Property Valuation performed by a certified and approved Appraiser. 95% of the property value less outstanding liens, up to \$150,000.

ATTENTION MEMBERS!

It's Almost Tax Season!

Why wait for a refund check...

If you will be receiving a refund from your Federal or State tax return you can arrange to have your refunds electronically transmitted into your savings or checking account with us. Simply indicate our routing number:

3 2 1 3 8 0 3 1 5

And your complete account number on your tax form.

Shopping for a car should be simple. With *Windward Community FCU's* online car-buying resource center, we make finding your next vehicle as easy and fast as possible. Research and compare thousands of new, used and certified pre-owned cars from multiple dealers.



Visit: <http://windwardfcu.cudlautosmart.com/>

talk about savings.
the Sprint Credit Union Member Discount.





save at lovemycreditunion.org

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

Kailua

151Hekili 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-2pm

Website www.wfcuhawaii.org

Email wfcu@wfcuhawaii.org

Windy Phone 24 Hour Access:

791-4626 or (800) 974-9328