



International Credit Union Day 70th Anniversary

On October 18, WCFCU, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

MEMBER OWNED & CONTROLLED: Credit unions are owned by the consumers who use their services. All members are owners of the cooperative financial institution. The credit union is an autonomous, private enterprise serving and controlled by its members. Members elect their board representatives and participate in governance. Elected representatives are accountable to the membership.

FINANCIAL INCLUSION: Membership is voluntary and open to various groups. Credit unions are non-discriminatory, on all grounds and provide access to affordable financial services.

INVEST FOR EQUAL BENEFITS: Members invest in the organization through their own economic contributions - thrift through savings. Services improve the economic and social well-being of all members. When co-ops profit, members profit - small investments reward in the long run.

NETWORK COOPERATION: In keeping with their philosophy, credit unions cooperate with each other at local, national and international levels to best serve their members and their communities.

*Celebrate ICU Day
by sharing the gift of membership!*

REFER FAMILY & FRIENDS
— and qualify for —
A \$200 CASH PRIZE ENTRY

- ◆ Free Checking / Debit Card
- ◆ Surcharge free ATM machines at over 50,000 USA locations
- ◆ Free Online Banking & Bill Payer
- ◆ Free Mobile Banking
- ◆ Windy Phone (24 hour access)
- ◆ Direct Deposit
- ◆ Free Notary for Members
- ◆ VISA Platinum Card
- ◆ Auto & Personal Loans
- ◆ Financial Counseling / Debt Management
- ◆ Fast & Friendly Service
- ◆ Shared Branching

Referrer must have an existing active account with WCFCU to qualify for prize entry; one entry per new member referral. New members must not have any current membership with WCFCU. Terms and conditions apply. Promotion available September 01, 2018 - December 31, 2018.

The Holidays Are Just Around The Corner...

Visit any one of our branches between November 19th thru December 24th to receive your free holiday money holders. ***While supplies last***

Holiday Hours *Office Closures*

Monday,
October 8th
Discoverer's Day

Monday,
November 12th
**Veterans Day
(Observed)**

Thursday,
November 22nd
Thanksgiving Day

Monday,
December 24th
**Christmas Eve
(1:00 p.m. Closure)**

Tuesday,
December 25th
Christmas Day

Monday,
December 31st
**New Years Eve
(1:00 p.m. Closure)**

Tuesday,
January 1st
New Years Day

Membership now open to all residents on Oahu!

RateWATCH

Loan Rates (Effective Oct. 01, 2018)

Type	APR*
Personal - 12 Months	As low as 3.75%
36 Months	As low as 5.20%
48 Months	As low as 5.70%
60 Months	As low as 6.20%
New Auto - 36 Months	As low as 2.25%
60 Months	As low as 2.70%
72 Months	As low as 3.70%
84 Months	As low as 4.45%
Used Auto-60 Months	As low as 2.75%
Motorcycle-36 Months	As low as 4.00%
Personal Line of Credit / Overdraft Protection Up to \$15,000	As low as 6.75%
80% Home Equity LOC Up to \$375,000	6.25%** Fixed for 3 Years**
95% Home Equity LOC Up to \$250,000	7.75%**

Mortgages

Please call for information

VISA Credit Card

Classic Card - Up to \$2,500	12.90%
Platinum Card - Up to \$15,000	10.90%**

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 (Effective Oct. 01, 2018)

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+	0.15% - 0.40%

The rates above are the proposed 4th quarter dividend rates. Please visit our website for the most current rates. *APY - Annual Percentage Yield

Federally Insured by NCUA

NMLS# 518279



END HUNGER

WCFCU is supporting the Hawaii Foodbank by hosting a food drive for the holidays. We will be accepting canned good donations at our branches from October 1st - November 14th.

Coming Again in November...

Earn 3X the points per \$1 on all purchases!

with your Visa Platinum Credit Card



Not a Visa Platinum Cardholder?

Apply today to start receiving reward perks!

Promo Period: 11/01/18 - 1/31/19

Visit one of our branches or apply online at:

www.wcfcuhawaii.org

- No Annual Fee
- Limits: \$2,500 - \$15,000
- Attractive Variable Rate
- CUREwards
Earn 1 point for each \$1 of eligible purchases (standard point earnings)

Visit :

www.CURewards.com
for more details.



Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

Main Branch

6699 Mokapu Road, MCBH
Kailua Hawaii 96734

Phone (808) 254-3566

Hours:

Mon-Wed: 9:00am - 5:00pm
Thursday: 10:00am - 5:00pm
Friday: 9:00am - 5:00pm
Saturday & Sunday: Closed

Kailua Branch

151 Hekili Street, Suite 101
Kailua, Hawaii 96734

Phone (808) 262-1239

Hours:

Mon-Wed: 9:00am - 5:00pm
Thursday: 10:00am - 5:00pm
Friday: 9:00am - 6:00pm
Saturday: 9:00am - 1:00pm
Sunday: Closed

Website www.wcfcuhawaii.org
Email wcfcu@wcfcuhawaii.org

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

