



# Valley Isle Breeze

## NEWSLETTER

April 2017

160 PAAHANA STREET KAHULUI, HI 96732 PHONE (808) 877-3232 FAX (808) 871-5421

### CEO'S MESSAGE



*Our credit union's vision is to enrich the lives of our members and to make a positive impact on our community by championing the credit union difference. We are excited to announce a new initiative that takes a step toward both.*

*Your Valley Isle Community FCU will be teaming up with Hawaiian Tel FCU to open a shared co-branded branch in the Kahului Walmart. Through this unique partnership, members of both credit unions will have access to their account, be able to do transactions and even apply for a loan. The hours of operation will be **Monday thru Friday from 10:00AM to 7:00PM and Saturdays from 10:00AM to 4:00PM** at this very convenient location!!!*

*Our members will benefit from these extended hours and we will also be well positioned to introduce the credit union difference to the community.*

*So be sure to come and visit our new Kahului Walmart branch, opening in mid-May 2017!!*

*Thank you for your continued support!*

### VOLUNTEER INCOME TAX ASSISTANCE (VITA) PROGRAM

Valley Isle Community FCU is proud to announce the completion of our 11<sup>th</sup> consecutive year in support of the (VITA) Volunteer Tax Assistance program. Our Ohana along with the IRS-Certified Volunteers provided our members and County of Maui residents with Free TAX Help. This year we processed over 100 tax returns at no cost to them.

They were informed about special tax credits for which they may qualify such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled.

The Volunteer Income Tax Assistance program provides a valuable service to qualified individuals and families in our Community. Please be sure to be on the lookout for information on next year's VITA site!



## 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](http://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!



**EXCLUSIVE CAR INSURANCE RATES AND BENEFITS FROM FARMERS HAWAII NOW AVAILABLE TO VALLEY ISLE COMMUNITY FEDERAL CREDIT UNION MEMBERS.**

As a fellow Kama'aina, Farmers Hawaii understands that your car insurance needs are as unique as each of our islands. To help shape your auto coverage to meet your specific lifestyle, Valley Isle Community Federal Credit Union has joined with Farmers Hawaii.

Like Valley Isle Community FCU, Farmers Hawaii is a trusted local institution dedicated to serving the Aloha State. With this exclusive membership offer, Farmers Hawaii can help you find the appropriate coverage for your unique lifestyle. They may even save you money. On average our members pay up to \$376 less when they switch to Farmers Hawaii.

Farmers Hawaii has been providing car insurance to Kama'aina families for over 60 years. They make sure to match coverage to our evolving lifestyles on the islands. That is why Valley Isle joined with Farmers to provide great rates and benefits specifically designed for Credit Union members.

**To see your member savings, you can request a free rate quote:**

- Call 1-800-480-1371
- Visit them on-line at [farmershawaii.com](http://farmershawaii.com)
- Stop in to their Maui office in the Kahului Walmart

How can Farmers Hawaii make this offer? They're only making it to a select group of people. Because you're a member of Valley Isle Community Federal Credit Union you save...and Farmers Hawaii gets the pleasure of working with our great members.

If you're still not convinced, consider this: You already have a quote from your present company—it's the amount you're paying now. A quote from Farmers Hawaii could easily save you over \$300 a year. And because Farmers holds an "A" rating from A.M. Best and an "A+" rating from Standard and Poor's, you know you're getting savings from a company you can trust and that understands the special needs of Kama'ainas—backed by a strong parent company.

Take a moment to see your member savings. There's no obligation or pressure. Just a real, live, friendly professional who can help you get great car insurance for less.

## Night Drop Deposit

For those times when you're in a hurry, you can quickly and conveniently make deposits, loan payments and Visa payments in our Night Drop Deposit box. This service is intended for Checks Only transactions. No Cash please!

Although the Night Drop Box is currently available **only** at

our main branch at 160 Pa'ahana Street in Kahului, envelopes for the night drop box is available at all three branches.

Save Time & Money by using our Night Drop Service!

- Night Drop Deposits after 3:30 are processed and credited the next business day.

If you have additional questions, please call us at (808) 877-3232.



## SPRING IS HERE....

**Spring out of debt** with our Low Personal Loan Rate, as low as **6.25% APR\*** with automatic payments!

- Consolidate your debt
- Reduce your monthly payments
- Pay off high interest credit cards
- Save money with a low rate

Apply online or at any of our branch locations today!

\*Annual Percentage Rate (APR). The Loan Rate advertised is an "A+" Tier loan rate in our Reflective Loan Pricing Program. Advertised Rate includes a 0.25% loan rate discount for automatic loan payments paid through a VICFCU checking or savings account. As an example, a \$1,000.00 loan will require 71 payments of \$16.70 with a final payment of \$16.34. Personal Loan amounts up to \$30,000.00, term up to 72 months. Other terms, conditions, and restrictions may apply.

## Spring into a New Car

with our Low Auto Loan Rates as low as **2.00%APR\*** with automatic payments.

- Convenient Pre-Approval Process
- Flexible Payment Terms
- Low Rates for New or Used Vehicles
- Receive a complimentary Car Sun Shade & Collapsible Cooler while supplies last!
- Offer good thru May 31st

Apply online or at any of our branch locations today!

\*Annual Percentage Rate (APR) Rate advertised is an "A+" Tier loan rate in our Reflective Loan Pricing Program. Advertised Rate includes a 0.25% loan rate discount for automatic loan payments paid through a VICFCU Checking or Savings account. Other terms, conditions, restrictions and fees may apply. As an example, a \$10,000.00 loan for 36 months at 2.00% will require 35 payments of \$287.00 and one final payment of \$286.35.



**Spring Cleaning** wouldn't be complete without a bit of time spent on your finances. A couple of the quickest things you can do are to take advantage of eStatements and online bill pay. This will help you reduce paper waste and save you time by accessing them through Online Banking. Online bill pay eliminates the need to send checks in the mail and provides one central place where you can manage all your bills. If you're already doing these things that's great! Now is a good time to organize and/or shred old financial documents and review your budget.



## LOAN RATE NEWS

Personal Loans	APR**
12 - 72 months	AS LOW AS 6.50% - 11.75%
New Auto Loans	
36 - 48 months	AS LOW AS 2.25% - 9.50%
60 months	AS LOW AS 2.75% - 10.50%
72 months	AS LOW AS 3.25% - 11.50%
84 months	AS LOW AS 5.25% - 6.50% ++
Used Auto Loans	
36 - 48 months	AS LOW AS 2.25% - 9.50%
60 months	AS LOW AS 2.75% - 10.50% ++
72 months	AS LOW AS 3.25% - 11.50% ++
Visa Credit Card	
Platinum Visa	9.99%
Gold Visa	12.00%
Fully Secured Visa	12.00%
PV Loans	
Up to 84 months	AS LOW AS 4.49% - 8.49% ++
Shared Secured Loan	
Up to 120 months	2.00%
Home Equity Loans	
Home Equity Line of Credit	3.99%*

### Notes:

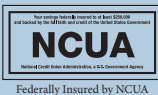
For rates and margins shown in ranges, the Annual Percentage Rate (APR) and margin, if applicable, you receive will be within the range disclosed above and is based on your credit worthiness. Please ask us for the initial rate you qualify for.

Rates and terms subject to change. For any inquiries, please call the credit union.

\* This is a special rate which will be in effect until 06/30/2017, after which the rate may return to the normal based on the appropriate index as disclosed in the loan documents.

\*\* ANNUAL PERCENTAGE RATES

++ Some restrictions apply



## DIVIDEND NEWS

Your credit union has paid 0.05% per annum / 0.05% Annual Percentage Yield (APY) on your regular savings (note that rates are subject to change without notice). Dividends are computed and paid monthly based on your average daily balance. Note other rates as follows:

	Dividend Rates	Annual Yield
Checking		
Share Draft	0.025%	0.025%
Savings		
Share Savings	0.05%	0.05%
Christmas Savings	0.05%	0.05%
Term Share Certificates		
6 months	0.30%	0.30%
12 months	0.399%	0.40%
24 months	0.499%	0.50%

\* Rates and terms are subject to change



### Wailuku Branch

New Hours Effective May 1, 2017

Tue, Thur, Fri 8:00 am - 4:30 pm

\*Closed for Lunch 1:00 pm – 2:15 pm

Monday & Wednesday: CLOSED

## Valley Isle Community FCU will be closed

Friday, April 14<sup>th</sup> Good Friday

Monday, May 29<sup>th</sup> Memorial Day

Tuesday, July 4<sup>th</sup> Independence Day

## Office Hours and Locations

### Kahului Branch

160 Pa'ahana St.

Monday - Friday

8:30am - 4:30pm

### Lahaina Branch

40 Kupuohi St. #102

Monday - Friday 8:30am - 4:30pm

\*Closed for lunch

11:00am - 12:15pm

### Wailuku Branch

240 Lepoko Place

Mon, Wed, Fri 8:00am - 4:30pm

\*Closed for lunch

1:00pm - 2:15pm

Tuesday & Thursday: CLOSED

\*New Hours Effective May 1, 2017

Tue, Thur, Fri 8:00am - 4:30pm

Monday & Wednesday: CLOSED