



HICKAM  
FEDERAL  
CREDIT  
UNION



## Hickam Federal Credit Union Education Loans for 2017-2018 School Year Pre-K to 12<sup>th</sup> Grade

Financing To Cover  
Tuition & Other  
Education-Related Costs

# 3.00% APR\*

Offer good through 12/31/2017.  
Loan amounts from \$1,000 to \$25,000.

Apply for your Education Loan  
online at [hickamfcu.org](http://hickamfcu.org),  
call Loans at 432-9888,  
or at any branch.



Annual Percentage Rate (APR) is 3.00% APR effective 5/1/2017 to 12/31/2017, for up to 15-month Education Loan, with final payment no later than 8/31/2018 for current school year. Minimum loan amount is \$1,000. Maximum loan amount is \$25,000. Loan proceeds for school invoice: tuition and other costs disbursed directly to your school, and remaining proceeds up to \$1,000 to borrower for additional education related costs. Finance charges will accrue from the disbursement date. Automatic payment through a Hickam FCU deposit account required. No refinancing of existing Hickam FCU loans and no other discounts apply. All loans are subject to approval. Hickam FCU membership required. Certain terms and conditions apply. Offer good thru 12/31/2017. Other rates and terms available.

## **Compare & Save**

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<b>LOAN AMOUNT</b>	<i>Hickam FCU Loan</i> <b>12 Monthly Payments*</b>	<i>With School Program</i> <b>10 Monthly Payments (approx)</b>
<b>\$5,000</b>	<b>\$423.49</b>	<b>\$500.00</b>
<b>\$10,000</b>	<b>\$846.97</b>	<b>\$1,000.00</b>
<b>\$15,000</b>	<b>\$1,270.46</b>	<b>\$1,500.00</b>
<b>\$20,000</b>	<b>\$1,693.94</b>	<b>\$2,000.00</b>
<b>\$25,000</b>	<b>\$2,117.73</b>	<b>\$2,500.00</b>

**With tuition and other education related expenses spread out up to 15-month terms, that means lower monthly payments!**

## **Cover Tuition & Other Expenses**

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**Books & Supplies  
Class Dues  
Lap Top or Tablet  
Lab or Technical Fees  
Refund Insurance  
Other School Fees**

## **You Can Join!**

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**Being a member of Hickam Federal Credit Union entitles you to receive all these benefits: this Education Loan, low loan rates, free checking and much, much more. Take advantage of this great special loan offer by visiting us online at: [www.hickamfcu.org](http://www.hickamfcu.org), or calling us at 808-432-9888, or dropping by any of our 5 Oahu branch offices.**