Welcome to 2019, the year of the Boar.
We would like to thank everyone for another successful year in 2018! We could only achieve this success with the help and support of our members. In 2019, the Credit Union is planning to add new features such as Shared Branching and ATM savings access.

Listing of current services:

- Share Accounts
- Holiday Club Account
- Share Certificates
- Share Draft (checking) Account
  - No minimum balance
  - Overdraft transfers
  - VISA Chip Debit Card
  - Discount on loan rates
- Consumer Loans
- Home Equity Loans (HELOC)
- VISA Platinum Credit Card
  - No Annual Fee
  - Rates as low as 7.00% APR
- Online Home Banking
- Mobile App Banking
- E-Statements
- Online Loan Application
- ACH Direct Deposit
- Payroll Deduction
- Website – NEW ADA Compliant
- AMEX Travelers Cheques
- Wire Transfers
- Notary Public (Free, by appointment)
- Credit Disability Ins. on loans – (Enhanced)
- Credit Life Insurance on loans – (Enhanced)
- Term & Whole Life Insurance
- Accidental Death & Dismemberment Insurance
- Costco membership
- Discount tickets to Wet ‘n Wild
- Pick-up and delivery services (when available)
- Make deposits at BOH to your checking
- ACH Origination – NEW – transfer from another account to your credit union’s acct.
CHECK OUT OUR DIVIDEND RATES!

- **1 year Share Certificate**: 2.069% APY¹
- **3 year Share Certificate**: 2.529% APY¹

<table>
<thead>
<tr>
<th>ACCOUNT TYPE</th>
<th>RATE</th>
<th>MIN. BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR SHARES</td>
<td>0.30% APY¹</td>
<td>$100.00</td>
</tr>
<tr>
<td>HOLIDAY CLUB</td>
<td>0.50% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>SECONDARY SHARES</td>
<td>0.30% APY¹</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 YR SHARE CERT.</td>
<td>2.069% APY¹,²</td>
<td>$5,000.00</td>
</tr>
<tr>
<td>3 YR SHARE CERT.</td>
<td>2.529% APY¹,²</td>
<td>$5,000.00</td>
</tr>
</tbody>
</table>

¹Annual Percentage Yield is a percentage rate that reflects the total amount of dividends to be paid on an account based on the Annual Percentage Rate and frequency of compounding for an annual period. The minimum balance to earn dividends on the Regular and Secondary Shares is $100. ²Certificate rate applies to new funds from another institution. A penalty may be imposed if you withdraw funds before the maturity date. Penalty will reduce the earnings and may reduce the principal balance of the certificate.

FEDERALLY INSURED BY NCUA.

SECURITY ALERT
Don’t get scammed!

Now more than ever, criminals want your information and money. We cannot list every scam or trick they use, but in general:

- **do not** reply to e-mails requesting information or PIN;
- **don’t** click on unknown, suspicious links or offers;
- **does** it make sense? huh... never entered a lottery, my bills are current, what past due? don’t owe taxes;
- **know** the people you’re dealing with... check reviews;
- **sign up** for e-statements... eliminate paper; and
- **protect** yourself... make sure you install and update your security software on all your devices.