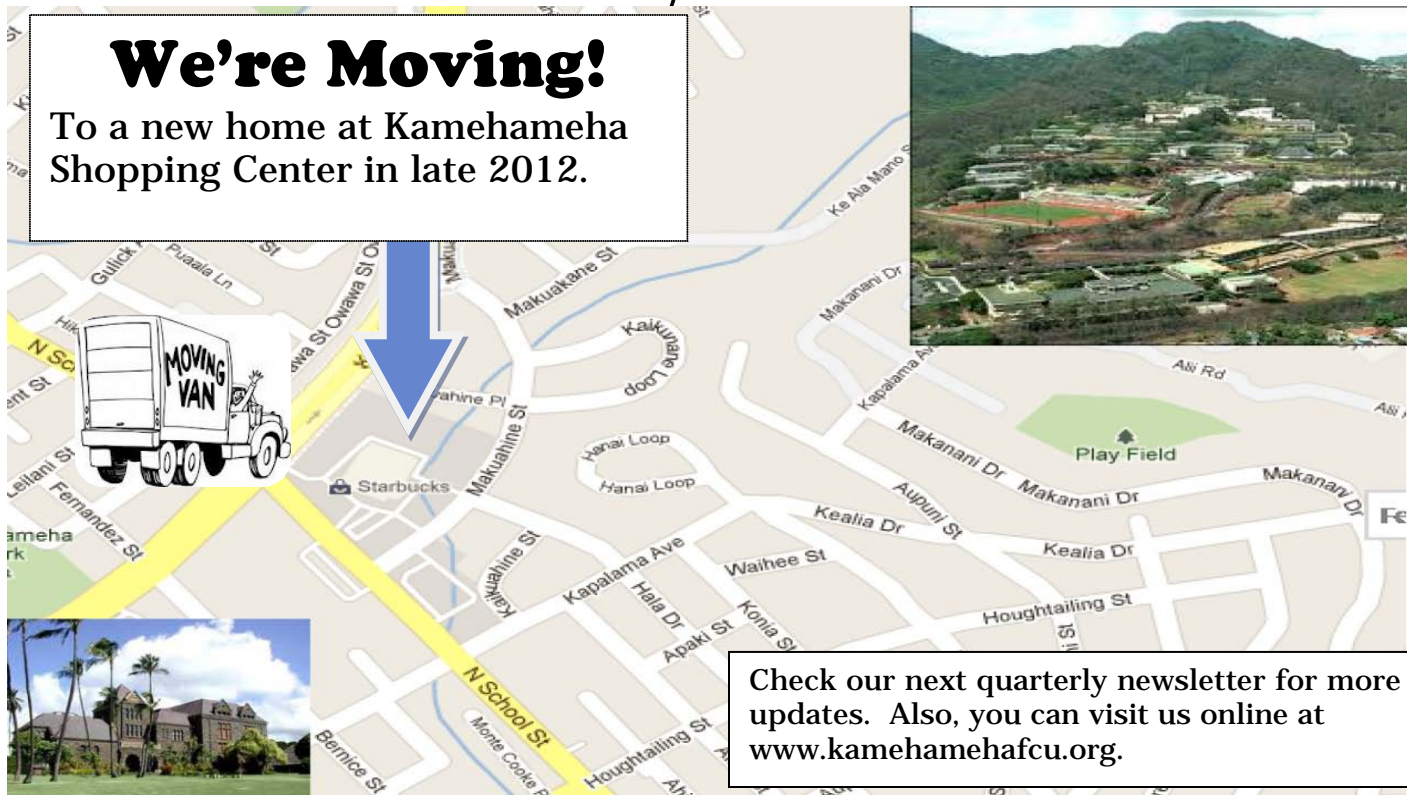




E Kokua Pakahi Kakou
"We Help Each Other"

We're Moving!

To a new home at Kamehameha Shopping Center in late 2012.



Check our next quarterly newsletter for more updates. Also, you can visit us online at www.kamehamehafcu.org.



SUPER SAVERS, SUPER MOVES, SUPER PRIZES!

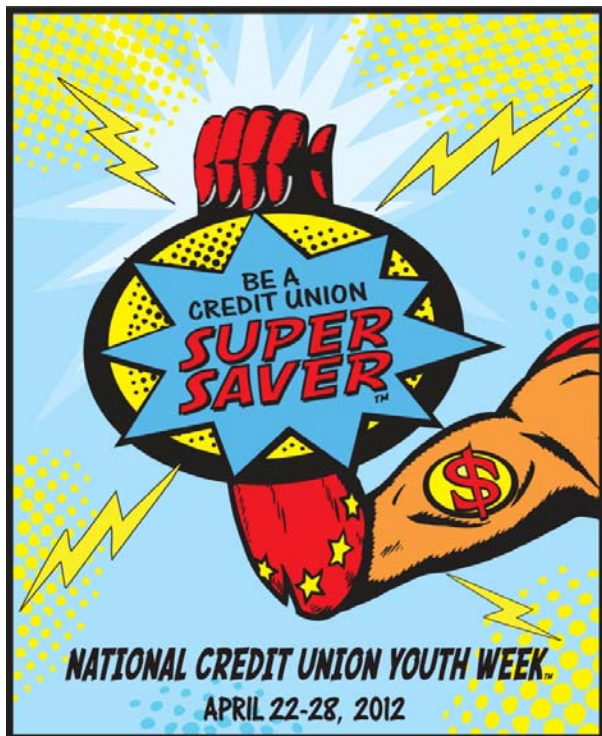
Do you have the best dance moves?

Youth 18 and under stop by the credit union during Youth Week, from April 22-28, and show off your skills for the Super Saver Dance Contest.

The highest score on the Dance Central Superman song for the Xbox360 Kinect wins a \$50 gift card to Game Stop.

For our Kids Savings account holders:

Double Punches for each deposit \$10 or more
All prizes will be 1/2 off for the month



Facts**What does Kamehameha Federal Credit Union
DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the products and/or services you have with us. This information can include:

- Social Security number and income
- account balance and payment history
- transactions and credit history

When you are *no longer* our member, we continue to share your information as described in this notice.

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reason financial companies can share their members' personal information; the reasons Kamehameha Federal Credit Union chooses to share; and whether you can limit sharing.

Reasons we can share your personal information	Does Kamehameha Federal Credit Union Share?	Can you limit sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes- To offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' every day business purposes- Information about your transactions and experiences	No	We don't share
For our affiliates' every day business purposes- Information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Who we are**Who is providing this notice?**

Kamehameha Federal Credit Union
2200 Kamehameha Hwy., Suite 202
Honolulu, HI 96819

What we do

How does Kamehameha FCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Kamehameha FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account ▪ apply for a loan
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes-information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Kamehameha FCU has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>We disclose to non-affiliated companies only for our everyday business purposes such as to process transactions, maintain accounts, or report to credit bureaus or as otherwise permitted by law.</i>
Joint marketing	A formal marketing agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance and brokerage companies.</i>

Questions

Call 808-842-9660 or go to www.kamehamehafcu.org

Keep more money in your pocket!



New auto loan rates as low as
2.89% APR for 60 months*,
no minimum purchase!

Auto Buying Made Easy. Click on the link on
our homepage to help with your purchase.



FAST, FRIENDLY CREDIT UNION FINANCING.

**Annual Percentage Rate. Rates, terms, and conditions subject to change without notice. All loans subject to approval.*

WIN @ KFCU

Kamehameha
Federal Credit Union

1. Put the KFCU license plate frame on your vehicle.
2. If we spot your license plate number around town, you win a gift card from a popular store.
3. The winning license plate number will be posted on our website at www.kamehamehafcu.org.
4. One winner a month through December 2012.

(808) 842-9660 | www.kamehamehafcu.org



Why Throw Away Your Money? Save with Sprint!
Join the over 1.2 Million credit union members nationwide that are already saving over \$124 million on their wireless plans! Kamehameha FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan.**

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU (877.728.3428)** and let them know you're a **credit union member.** Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

Holiday Schedule

The Credit Union will be closed on the following holidays.

April 6, 2012	Good Friday
May 28, 2012	Memorial Day
June 11, 2012	Kamehameha Day

Important Dates to Remember

April 22-28, 2011	National Credit Union Youth Week
-------------------	----------------------------------

Kamehameha Federal Credit Union
2200 Kamehameha Hwy., Suite 202
Honolulu, Hawaii 96819
Phone: 808-842-9660 Fax: 808-842-6499
www.kamehamehafcu.org

SHARE/IRA CERTIFICATES		Rates effective 3/28/12
Minimum Balance	Term	Rate (APY*)
\$1,000	6 months	0.20%
	12 months	0.40%
	24 months	0.65%
	36 months	1.00%

SHARE ACCOUNTS			Rates effective 1/1/12
Account Type	Min. Balance	Rate (APY*)	
Regular Shares	\$100	0.20%	
Youth Savings	\$100	0.20%	
Student Savings	\$100	0.20%	
Share Draft	N/A	0.00%	
Student Share Draft	N/A	0.00%	
Secondary Share	\$100	0.20%	
Christmas Share	\$100	0.20%	
IRA Share (Traditional or Roth)	N/A	0.65%	

CONSUMER LOANS			Rates effective 2/29/12
Product	Term	Rate (APR♦)	
Share Secured	Up to 10 years	3.00% above Dividend rate	
Auto Loan – New**	Up to 60 months	2.89%■	
Auto Loan – New**	Up to 72 months	3.89%■	
Auto Loan – Used**	Up to 72 months	3.89%■	
Auto Loan - Used**	Up to 60 months	4.89%■	
School Tuition Loan	Up to 12 months	5.75% with automatic transfer 6.00% with no automatic transfer	

Signature Loan		
Up to \$20,000	Up to 12 months	5.00% - 6.00%°
Up to \$20,000	Up to 24 months	5.50% - 6.50%°
Up to \$20,000	Up to 36 months	6.00% - 7.00%°
Up to \$20,000	Up to 48 months	6.50% - 7.50%°
Up to \$20,000	Up to 60 months	9.00%
Personal Line of Credit	Revolving	Call the credit union at 842-9660 for current rate.
Overdraft Line of Credit	Revolving	12.75%

MORTGAGES	
Home Equity Line of Credit▲	Call the credit union at 842-9660 for current rates.
First Mortgages Available	

*Annual Percentage Yield. All rates subject to change without notice.
♦All rates subject to change without notice. Contact a Member Service Representative today for further information. **Used Autos must be in the current NADA Guides (6 years back). Must receive verification of the exact payoff amount from the existing lienholder. ■ Rates are 0.10% higher without direct deposit. ▲HELOC is available for owner-occupied and investment properties located in the State of Hawaii. Member must apply and be approved for credit under the credit union's lending guidelines. °Rates are 0.25% higher without direct deposit.

