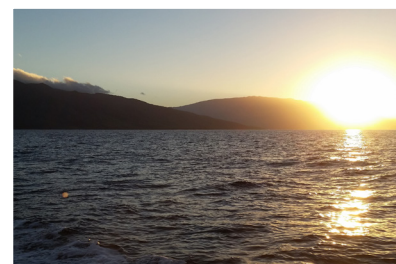
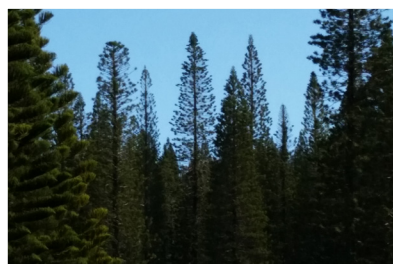
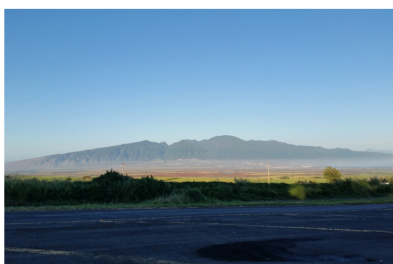




**April 2017**

# THE BEACON

*The Newsletter for Members of the Maui County Federal Credit Union*



## Going Shopping? Keep Us In Your Wallet!

From gas and groceries to airfare and vacation rentals, the MCFCU VISA Platinum Credit Card offers a more convenient and affordable way to shop.

**Competitive Rates | No Annual fee**  
**UChoose Rewards Program | And More!**

Stop by the Credit Union or visit [www.mauicountyfcu.org](http://www.mauicountyfcu.org) for application information.



## Open A New Malama Rewards Checking Account!

When it comes to checking accounts, we don't think you should have to settle for average. That's why we're pleased to offer our Malama Rewards Checking!

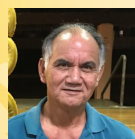
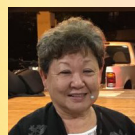
With features like ATM FEE REFUNDS, up to a maximum of \$20.00 per month, and 24-HOUR ACCOUNT ACCESS, free online banking, free e-statements, free telephone access, and a free VISA debit card, our Malama Rewards Checking is tough to beat! Plus, personalize your debit card using MyCard Create with a favorite photo or image for added security and fun!

Stop by the Credit Union or visit our website at [www.mauicountyfcu.org](http://www.mauicountyfcu.org) for more information or to open a new account today. We'll help you to keep the process simple and quick!



## ANNUAL MEETING RESULTS

### GRAND PRIZE WINNERS



The 2017 Annual Meeting was held of March 9, 2017 at the Wailuku Community Center. Over 550 members attended the Annual Meeting and enjoyed a delicious Hawaiian dinner catered by Poi by the Pound.

The Nominating Committee submitted the following members to be elected to the Board of Directors: Karen T. Oura, Clifford K.S. Zane, Richelle Kawasaki Lu and Glenn Okimoto.

The highlight of the evening was great music by the Asian Blend Band and our lucky number drawings. Over 100 door prizes were given away. Door prizes given away this year included gift certificates, hotel stay, and many more. The grand prizes were three \$800 travel vouchers.



# Give a Hoot About Saving™



NATIONAL CREDIT UNION YOUTH MONTH<sup>TH</sup>

**APRIL 1-30, 2017**

Every saver is unique, but most people who save regularly are the ones who developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill and one that Maui County Federal Credit Union is committed to helping our youngest members develop. We invite you to join us as we celebrate National Credit Union Youth Month by helping our young members Give a Hoot about Saving throughout the month of April! If they don't have an MCFCU account of their own yet, this will be the perfect opportunity to have them open one.

**Plus, all Hoku Iki members can use our Quickchange machine for free during Youth Month, too!**

## Refinance with MCFCU and Watch Your Savings Bloom

At Maui County FCU, we love to help our members save money. So if you have an auto loan with another lender, bring it to us. We'll help you refinance your loan with our amazing low rates and drop your payments to save you money every month.

Stop by the Credit Union to speak with an MCFCU representative or visit our website at [www.mauicountyfcu.org](http://www.mauicountyfcu.org) to learn more and start saving today!



## Privacy Policy

Maui County Federal Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to provide you with our privacy policy describing our credit union's policy and practices concerning the personal information we collect and disclose about our members. A copy of our privacy policy is available on our website at [www.mauicountyfcu.org](http://www.mauicountyfcu.org).



**-chargepoint+**

## IT'S ELECTRIC!

Maui County FCU is pleased to introduce an electric charging station at our Wailuku Branch location. Electric Vehicle Drivers will need to be a ChargePoint member prior to using the station. Please visit <https://www.chargepoint.com/drivers/join/> to register with ChargePoint. Members are responsible for any applicable fees and/or charges that may result from registering and becoming a ChargePoint member.

The current rate to charge an Electric Vehicle is \$0.35 per kilowatt hour and is subject to change without notice.

## CREDIT SENSE:

## SavvyMoney Credit Score IS HERE!

IT'S AS EASY AS

**1 2 3**

1. Log into Virtual Branch
2. Click on "Get Credit Score"
3. Confirm your identity

## What is SavvyMoney Credit Score?

SavvyMoney Credit Score is a free service offered to help Maui County FCU members understand their current credit health, learn how they can improve it and see ways they can save money on loans.

With this program, members can check their credit score and factors that influence it.

The scores are updated automatically every month. Members also have the option to refresh and check their latest scores every day. Members always get most updated offers they are eligible for every time they log in, so they can evaluate new loans, or refinance existing ones to lower rates. Monitoring helps members keep an eye out for identity theft.

Contact Maui County FCU to learn more about this convenient member service today!

What is your Credit Score?



**Get my Credit Score**



## College Scholarship Program

Each year, we are pleased to sponsor a college scholarship program for students who are members of the Credit Union and who will be attending a post-secondary school. All applicants who meet the minimum requirements below will be entered into a random drawing.

### QUALIFICATIONS OF APPLICANTS:

- Must be a member of Maui County FCU and must continue to be a member at the time the scholarships have been awarded
- Applicant (dependent) and entitlement member(s) must also be in good standing with this Credit Union for at least one year prior to the submission deadline for the scholarship application
- High school graduate or GED certificate
- Pursuing a degree – Bachelors, Masters, Doctorate, or Vocational

### AWARDEES:

- Proof of attendance with address for mailing of award
- Selection to be made by RANDOM drawing
- Life-time limit of two (2) awards

### DEFINITIONS:

- Entitlement Member(s) – is the member who by virtue of his or her employment is entitled to join this Credit Union
- Good Standing – member(s) is/are current with all obligations outstanding with their Credit Union. To be current is not to be more than ten (10) days beyond the due date of all obligations with Maui County FCU
- Full-Time Student – taking twelve (12) or more credits in the school's system (quarter, semester)
- Proof of Attendance – letter of confirmation from the school

Here at Maui County FCU, we are pleased to help support the educational goals of our members.

**Applications are available at the Credit Union  
or on our website at [www.mauicountyfcu.org](http://www.mauicountyfcu.org).**

**THE SUBMISSION DEADLINE IS MAY 31, 2017.**

## Loan Rates

Effective March 1, 2017

\*APR = Annual Percentage Rate

### AUTO LOANS

New and Used Autos as low as.....2.90% APR\*

\*The rate stated is based on an evaluation of applicant credit, income, auto payment and collateral.

### PERSONAL LOANS

As low as.....4.75% APR\*

\*The rate stated is based on an evaluation of applicant credit, income, and auto payment.

### HOME EQUITY LOANS

As low as.....4.00% APR\*

\*The rate stated is based on credit history, income, loan to value ratio, financial condition of applicant, and condition of collateral.

### REAL ESTATE LOANS

A wide variety of Mortgage Solutions

For current rates see our website or call 244-7968 option 6.

### SHARE SECURED LOANS

As low as.....2.00% APR\*

### CONSOLIDATION LOANS

As low as.....4.75% APR\*

\*The rate stated is based on an evaluation of applicant credit, income, auto payment and collateral. Your rate may differ from our lowest rate and is determined by an evaluation of credit history, credit score, debt to income ratio, collateral, loan term, and automatic payroll deduction. Rates, terms, and conditions are subject to change without notice.

All rates are as of 3/1/17 and are expressed as Annual Percentage Rates (APR). Loans are subject to credit approval and rates, terms and conditions are subject to change without notice.

## Dividend Yields

APY = Annual Percentage Yield

Regular Share Account.....0.20% APY

Christmas Club Account\*.....0.20% APY

IRA Share Account

Traditional, ROTH, & Coverdell ESA

Call for current rates

Share Draft Account.....0.10% APY

Share Certificates

6-, 12-, 24-, 36-, 48-

and **60-Month** terms

Call for current rates

Annual Percentage Yields (APY) shown are accurate as of 3/1/17. The rates may change after the accounts are opened. Fees could reduce earnings on the accounts. Minimum opening deposit is \$5.00 for Regular Share, Christmas Club and IRA Share Accounts. Minimum opening deposit for Share Draft Accounts is \$50.00. Minimum balance to earn the APY is \$100.00 for Regular Share and Share Draft Accounts. Dividends are accrued monthly and credited to your account on the last day of each month.

For term share certificates, a penalty will or may be imposed for early withdrawal. Maintenance or activity fees could reduce the earnings on the account.

\*Dividends for Christmas Club Accounts are credited to your account annually on 10/31.

## Holiday Closings

**MEMORIAL  
DAY**

Monday, May 29

**INDEPENDENCE  
DAY**

Tuesday, July 4



## Save the Date

Please mark your calendars to attend  
the **2018 Annual Meeting**, which  
is scheduled to be held **Thursday,**  
**March 8, 2018** at 6:00 p.m.

## MAIN OFFICE

1888 Wili Pa Loop

Wailuku, HI 96793-1272

(808) 244-7968 • Fax (808) 242-1690

Monday - Friday 8:30 a.m. - 4:30 p.m.

## KAHULUI BRANCH (MAUI MARKETPLACE)

270 Dairy Road, Suite 146

Kahului, HI 96732

(808) 446-8698

Monday - Friday 9:00 a.m. - 5:00 p.m.

Saturday 9:00 a.m. - 1:00 p.m.

Neighbor Islands (800) 783-6597

Teller Tone Service (800) 285-2932

WWW.MAUICOUNTYFCU.ORG

## BOARD OF DIRECTORS

Edwin Okubo, Chairman

Clifford Zane, Vice Chairman

Karen T. Oura, Secretary/Treasurer

Frederico Asuncion, Director

Robert S. Kawahara, Director

Richelle Lu, Director

Glenn Okimoto, Director

## SUPERVISORY COMMITTEE

Ralph N. Nagamine

Greg Takahashi

Robin Tanaka

Wesley Yoshioka

# Staff News

## Promotions

Congratulations to the following employees on their recent promotions!



**KIMBERLY LLANES**

SENIOR MEMBER  
SERVICE REPRESENTATIVE



**MICHAEL GURAT**

CHIEF ADMINISTRATIVE  
OFFICER

## Employee of the Quarter



**CHEYLEE PALADA**

## Anniversary



**REGAN OHIRA**

**10 YEARS**

Thank you for  
your dedication  
and hard work!

## New Hires

Welcome to Maui County FCU!

**CAROLINE  
SARMIENTO - MSR**

**JOLYNN  
NISHIKUNI - MSR**

**JAMIE DeMELLO -  
HUMAN RESOURCE  
MANAGER**

## MCFCU CHECK-UP

PLEASE CALL THE CREDIT UNION AT  
244-7968 OR (800) 783-6597 FOR  
CURRENT RATE INFORMATION OR IF  
YOU HAVE QUESTIONS

	February '17	February '16	Difference	% Change
Members	15,402	14,744	658	4.46%
Total Shares	\$236,751,641	\$222,801,868	\$13,949,773	6.26%
Total Loans	\$135,275,220	\$134,574,293	\$700,927	0.52%
Total Assets	\$275,974,783	\$259,501,855	\$16,472,928	6.35%



AMERICA'S  
CREDIT UNIONS™  
Where people are worth more than money.™



Federally insured by NCUA.