

Protect Your Identity



WITH PEOPLE REMAINING AT HOME AND THE CONVENIENCE OF ONLINE SHOPPING BECOMING

ever more popular identity fraud and theft are prevalent. Identity theft is a crime in which another person steals your personal information to commit fraud. Millions of U.S. residents report that their identity has been stolen and used for various type of fraud annually.

The most prevalent types of fraud include medical and insurance, credit card, government and benefit, employment and tax, phone and utilities, and banking and loan.

There are several strategies and best practices that you can follow to avoid identity theft and protect yourself from fraud:

- ▶ **Monitor your credit reports and scores.** You can access your credit report for free when you log into your online banking or our app.
- ▶ **Monitor your financial statements.** Review financial transactions carefully and correct any errors by contacting your financial institution promptly.
- ▶ **Practice password safety.** Log into your email and online banking accounts regularly and change your passwords every few months.
- ▶ **Be cautious online.** Do not click on links or download files from unknown or suspicious senders. Try not to use public wi-fi for sensitive documents or online banking.
- ▶ **Secure your documents.** Keep your sensitive information in a safe place. Don't carry your Social Security card with you. Remember to shred sensitive documents once you no longer need them, do not discard or recycle.
- ▶ **Be aware of your surroundings.** Cover the ATM keypad when entering your PIN and keep an eye out for "shoulder surfers" in public places who may be watching you key in your phone's passcode or credit card information.

Breaking Ground on Our Future Headquarters

Photo below shows Mayor Michael Victorino (center), President / CEO Gary Fukuroku (right of Mayor), and Board Directors from left Glenn Okimoto, Richelle Lu, Frederico Asuncion, Edwin Okubo, Karen Oura, Robert Kawahara and Kirsten Szabo, breaking ground on our new Wailuku branch and headquarters at Kehalani Village Center.



Pictured above is a digital rendering of the new 26,100 square foot building with drive up ATM.



ON DECEMBER 9, 2020, WE BROKE GROUND ON THE FUTURE SITE OF OUR NEW HEADQUARTERS and Wailuku Branch in Kehalani Village Center. The new building will double the size of its current Wailuku branch and main office and replace Wili Pa Loop location. The building is anticipated to be completed in mid-2022.

"When we moved into our current Wailuku location in 1998, we had 6,000 members and nine employees. We never dreamt that we would need space to accommodate more than 30 employees." reminisces Gary Fukuroku, Maui County FCU President / CEO. "This new building will enable us to be more efficient in serving our nearly 20,000 members, allow us to centralize our consumer loans and human resources personnel who are currently

housed in a separate location, and position the organization for future growth."

We engaged NewGround, a St. Louis-based architecture, design and project management firm to design and build our Wailuku branch and headquarters. The new 26,100 square foot location will feature a drive-up, safe deposit boxes and open-ended cash bars to better serve members. When completed the building will be able to accommodate up to 90 employees and have ample parking with 130 stalls.

"This is a great day for Maui County," shared Maui County Mayor Michael Victorino. "The growth and success of this Maui-owned financial institution is really very impressive. Plus, this important construction project provides quality jobs for Maui people, so it's two very good things at one time."

Community Service

Maui Health Foundation

Mahalo to our members and employees who supported our efforts to raise funds for breast cancer prevention. We were able to raise over \$8,000 for Maui Health Foundation's Kokua for a Cause campaign, which will provide 260 screenings or other vital, life-saving procedures to those who are most vulnerable in Maui County.



Pictured from left, Community Relations Specialist Bobbie Pagay, Chief Development & Communications Officer Denise Thayer, and President / CEO Gary Fukuroku present Maui Health Foundation representatives Cassie Chavez and Melinda Sweany with a check in support of Kokua for a Cause

Maui Food Bank

We love supporting the Maui Food Bank so much that we volunteered in October, November and December a total of five times! Honored to help prepare over 3,200 boxes and bags of food to feed Maui's hungry.



Photos clockwise from top: Ashley Quiocho, Kim Llanes and Dayna Megallon pack cans into boxes; Myron Sakamoto and Nick Tanaka pack bags for seniors; employees, family and friends spend Veterans Day packing 1,200 holiday boxes

\$50

for New Members

WHEN OPENING A SAVINGS ACCOUNT, REWARDS CHECKING WITH DEBIT CARD AND ENROLLING IN E-STATEMENTS.*



All new members who join Maui County Federal Credit Union through March 31, 2021 may be eligible to receive \$50. Promotion applies only to first-time Maui County FCU members. For details, visit <https://bit.ly/mfcfcu50> or scan the QR code.

*Valid from 1/1/21 to 3/31/21. May be modified or canceled at any time. A \$5.00 minimum deposit and a \$1.00 membership fee is required to open a savings account. The \$50.00 payment will be deposited into the savings account within 90 days, upon meeting promotional requirements. Limit of one \$50.00 payment per new member. New member must be the tax reported account. Payment is subject to 1099 reporting.

New Year

TO GET YOUR FINANCES IN SHAPE

Personal and Consolidation Loans

as low as

2.75% APR**

To apply securely from the convenience of your own home at anytime, scan the QR code or go online to bit.ly/mfcfculoanapp.



** Annual Percentage Rate (APR) shown is for the lowest available rate. Your APR depends on credit worthiness, product and term selected, automatic payments, and other factors. All loans require membership in the credit union, Hawaii residency, and underwriting approval. Valid from 1/1/21 to 3/31/21. Rates, terms, and conditions are subject to change without notice. Refinancing of an existing Maui County FCU loan is not eligible for this rate. Other restrictions and conditions apply. See branch for details. Payment example: Loan amount of \$1,000.00 at 2.75% for 12 months would have a monthly principal and interest payment of \$84.58.

Members Matter **Marras Family Buys First Home**

➔ **FOR ANYONE WHO HAS EVER BEEN TOLD “YOU WON’T MAKE IT ANYWHERE IN LIFE.” LET OUR STORY ENCOURAGE YOU.** My dad left when I was young and I lost my mom back in 2013. I was 23 at the time and had no idea what my life was going to look like. I became the legal guardian of my siblings because I knew what it was like to grow up in foster care and to be homeless. I did not want my kids to ever go through anything like that.

No one would rent to me because I was told I had too many kids or they wouldn’t accept HUD. In return we lost HUD and any government help. I went through many jobs because some weren’t accepting when I had to leave for my kids. We were living on a single income that just wasn’t cutting it. I made lots of mistakes and almost gave up. Not only on myself but on my siblings. I was their only hope, so I knew I had to do something.

Fast forward to 2017, I met my beautiful wife, who brought me closer to God. My life changed for the better and blessings kept pouring in. She adopted my siblings as her own and has helped me raise them since, to a life I could never give them on my own. I will admit it was rough in the beginning. We had the same problems finding a home. We were always worried that any given day a landlord could kick us out. We got an apartment together that would only allow two adults and three kids, so we had to hide the fourth child. So shame!



After eight months of having to hide one kid, we were blessed with a house that gave us the room we needed. It was hard at first because we had to come up with a big portion of rent. We lived off the bare minimum, not much to eat, and surviving from paycheck to paycheck. Sacrifices were made raising four kids at such a young age, but hope was never lost. We stood strong on our faith and never gave up.

One day God answered a prayer, and we were blessed to buy our first home in April 2020! Maui County FCU played a big role in helping us achieve the dream of being homeowners at such a young age. I was 29 at the time and my wife was 25! We weren’t treated any different because of our age. The mortgage team was extremely patient, supportive, and helpful. Because we were so young, we didn’t know much about being homeowners. With the knowledge that Maui County FCU provided we felt encouraged and confident. To this day, eight months later they support us and make sure all our ducks are still in a row.

Let our story not only encourage you to do the things you think you can’t, but inspire you to never give up. Sometimes when things are falling apart, they may be falling into place!

- Ronden Marras



Annual Meeting Going Virtual

March 11, 2021 at 5:30pm.

➔ **TO ENSURE YOUR HEALTH AND SAFETY, THIS YEAR’S ANNUAL MEETING WILL CONSIST OF THE BUSINESS PORTION ONLY AND WILL BE CONDUCTED VIA ZOOM.** To register, stop by any branch, or contact Bobbie Pagay at bpagay@mauicountyfcu.org or (808) 243-1127 by March 5, 2021.



Find a Branch

Wailuku Branch (Main Office)

1888 Wili Pa Loop

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

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

Kahului Branch (Maui Marketplace)

270 Dairy Road, Suite 146

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

Lahaina Branch

270 Lahainaluna Road

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

Employee NEWS



EMPLOYEE OF THE QUARTER: Cody Tolentino



"Cody always goes above and beyond to help members and coworkers. She is really a team player. She always has a smile, and members can really feel the Aloha spirit when it comes to Cody. She excels at everything and is always there to give a helping hand when needed."

Loan Rates and Dividend Yields



FOR CURRENT RATES VISIT BIT.LY/MCFURATES OR SCAN THE QR CODE.



Board of Directors

Edwin Okubo, Chairman

Frederico Asuncion, Vice Chair

Karen T. Oura, Secretary/Treasurer

Robert S. Kawahara, Director

Richelle Lu, Director

Glenn Okimoto, Director

Kirsten Szabo, Director

ANNIVERSARIES

20 Years of Service

Cathy Nakamura

Chief Financial Officer



NEW HIRES

Leanne Domingo

Member Service Representative in Wailuku



Anela Cabanilla

Member Service Representative in Lahaina



Supervisory Committee

Rhonda Loo

Peter Hanano

Greg Takahashi

Nicklaus Tanaka

Wesley Yoshioka