

Mālama connection

THE NEWSLETTER FOR MEMBERS OF MAUI COUNTY FEDERAL CREDIT UNION

Credit Unions of Maui Raise \$50,000

The Credit Unions of Maui held the 11th Annual Charity Golf Tournament on Saturday, July 25, 2026, at Waiehu Municipal Golf Course, bringing together 144 golfers for a day of friendly competition in support of a great cause. The event raised \$50,000 for Maui Junior Golf Association, a Maui nonprofit dedicated to developing life skills through fun, affordable and competitive programs that educate, motivate and inspire future golfers – bringing the coalition's total raised since 2014 to over \$350,000.

"Support like this from the Credit Unions of Maui changes what's possible for our organization," said Christy Hamasaki, President of Maui Junior Golf Association. "These funds go directly toward keeping golf within reach for every keiki on Maui, no matter their background or financial circumstances. We're truly grateful for this partnership."



Get More from Your Holiday Spending This Year

The gifts, the travel plans, the grocery runs – the holidays are coming up quickly and the expenses that come with it. This year, let your Maui County FCU cards earn you something back.

Whether you reach for your MCFCU debit or credit card, every purchase – holiday or everyday – puts points in your pocket. No complicated categories to track, no fine print to decode. Just spend the way you already do, and watch the rewards add up.

Earn Points on Every Purchase

With your MCFCU debit and credit cards, every tap earns points you can redeem for cash back, gift cards, plane tickets, merchandise, and more. (A checking account is all it takes to get started.)

With our no-annual-fee MCFCU credit card, you'll also get the security of a low, fixed interest rate you can count on.

New to MCFCU Credit Cards?

If you're carrying a balance on a higher-interest mainland card, we want to help you start the new year on better footing. New MCFCU credit cardholders can transfer

balances from other credit cards and pay 0% APR* for the first 18 months (3% balance transfer fee, \$5 minimum).

That's not a permanent rate – it's a limited-time window to move your balance somewhere local, member-owned, and on your side, so more of your payment goes toward what you actually owe.

Why Spend with MCFCU?

We're member-owned and Maui-based, which means we don't make money by keeping you in debt. We make sense by helping you earn on the spending you're already doing, and by offering a straightforward path to breathing room when you need it.

READY TO START EARNING?

- >> Learn more about your rewards at mauicountyfcu.org/card-rewards
- >> Apply for your MCFCU credit card at mauicountyfcu.org/credit-card.

* 0% introductory APR on balance transfers applies to new MCFCU credit card accounts only, for the first 18 months from account opening/transfer date. 3% transfer fee, \$5 minimum. After the introductory period, the standard variable APR applies. Rewards points earned on eligible purchases; see rewards program terms for redemption details. Subject to credit approval and MCFCU membership eligibility. Membership requires opening a savings account with a minimum deposit. Checking account required for debit card.

Congratulations 2026 Scholarship Recipients

We are proud to announce this year's scholarship recipients! Ten local students were each awarded \$1,000, bringing our total scholarship giving to \$319,000 over the past 26 years. It's a milestone we're incredibly proud of – and a reflection of our commitment to fostering educational opportunities that strengthen families and the community for generations to come.

This year's recipients include six incoming college freshmen, three returning undergraduates, and one graduate student pursuing degrees in fields such as elementary education, nursing, kinesiology, accounting, and health sciences.

MCFCU President & CEO Michele Kawahara shared what this year's recipients mean to the credit union. "Our hope is that these students will complete their education and choose to bring what they've learned back home to Maui. The talent and heart that grow up here are what our community needs to thrive for generations to come. We're excited to support their journeys and proud to be part of their success stories."



Mia Aoyagi
Boston University



Tehya Chumley
University of Notre Dame



Jaycen Fernandez
Pacific University



Napuaonalani Jost Ikeda
University of Hawai'i
Maui College



Kylan Kihata
University of San Diego



Taylor Neizman
University of Hawai'i
Maui College



Samaira Carys Racoma
University of Hawai'i
Maui College



Dedrick Sabas Jr.
University of Las Vegas



Maria Eliza Sanado
University of Hawai'i at Mānoa



Zoe Toda
Chapman University

Annual Notices

→ Board Director Nominations & 2027 Annual Meeting

Members interested in serving as a Board Director may submit their nomination by petition signed by 1% of the members. Petition and biographical data forms are available at the main branch in Wailuku. Deadline to submit nominations will be January 24, 2027, at the close of business.

The Nominating Committee of the Board consisting of Moana Lutey, Christian Apo-Takayama, and Kirsten Szabo submits the following nominees for the 2027 Annual Meeting election (three to be elected): Rhonda Loo, Glenn Okimoto, and Richelle Lu.

The 2027 Annual Meeting will be held on Thursday, March 4, 2027 at the Main Office and Wailuku Branch located at 224 Kehalani Village Drive. This will be a business meeting only.

→ Share and Loan Audit Letters

In accordance with NCUA Rules and Regulations, our independent auditor (Kwock & Company CPAs) will be conducting annual share and loan confirmation procedures. As part of the audit process, you be randomly selected by our auditors.

If you are selected, you will receive the letter in the mail in the coming months, asking you to review your statement and confirm the amount listed on the letter. Please follow the instructions on the letter and respond by returning the signed confirmation letter in the pre-paid business reply envelope addressed to 3660 Waiālae Avenue #304, Honolulu, HI 96816, which will be delivered directly to our auditors.

→ Important IRA Information

Traditional IRA owners must take Required Minimum Distributions (RMDs). If you haven't set up your RMD plan or need to make changes, please call us at (808) 244-7968.

Tax Withholding Notice: IRA payments are subject to federal income tax withholding unless you opt out. You can change your withholding election anytime before receiving a payment by completing the RMD Payment Election Form on our website.

Note: Withholding may reduce the need for estimated tax payments but doesn't change your total tax liability. Insufficient withholding may result in IRS penalties.

→ Christmas Savings Account

If you have a Christmas Savings Account, your Christmas Savings funds will be automatically transferred to your specified savings or checking account by November 1st. You can view the credited amount by using our mobile app, online banking, or on your statement. Existing Christmas Savings Accounts will be renewed automatically.

What's new at Maui County FCU

From upcoming events to exciting announcements, here's what's happening at your credit union.

A Fresh New Look: Our New Website Is Live



We're excited to share that our newly redesigned website is now live! With a fresh new look and improved navigation, finding the information and resources you need has never been easier. Explore our products, access resources, and manage your financial needs – all in one place, anytime and anywhere. Check it out at mauicountyfcu.org!

Celebrating International Credit Union Day



Mark your calendar for **Thursday, October 15** – it's International Credit Union (ICU) Day, and we're celebrating with you! Stop by any of our branch locations for some MCFCU swag and to be entered into a drawing for a chance to win a special giveaway. One lucky winner per branch will win a YETI cup and \$50 gift card to a local Maui coffee shop.

Helping Feed Maui's Hungry: Annual Food & Funds Drive



In Maui County, 1 in 4 keiki goes hungry every day – but together, we can change that. Join the Credit Unions of Maui for our Annual Food & Funds Drive this October and November by dropping off nonperishable food items at any branch or making a monetary donation. Every contribution goes directly to the Maui Food Bank to help feed families in need.

Save the Date: MCFCU's 3rd Annual Holiday Fair



Join us on **Saturday, December 5**, from 9:00 a.m. to 1:00 p.m. at our main office in Kehalani Village Center for a festive morning of local shopping! This community event features Maui County FCU member entrepreneurs showcasing their products – perfect for finding unique, locally made holiday gifts. Entry is free with a food donation to support the Maui Food Bank.

Spreading Holiday Joy to Keiki and Kūpuna In Need



We're partnering with The Salvation Army's Angel Tree program to bring Christmas cheer to Maui families in need. Keep an eye out for the Angel Trees at each of our branch locations – pick up a tag, purchase the requested gift, and return it to the same branch. Together, we can make the holidays a little brighter for our keiki and kūpuna.

Plan Ahead: Upcoming Holidays and Early Closures

- OCT 12** Discoverers' Day
- NOV 11** Veterans Day
- NOV 26** Thanksgiving Day
- DEC 24** Christmas Eve (close at 1:00pm)
- DEC 25** Christmas Day
- DEC 31** New Year's Eve (close at 1:00pm)
- JAN 1** New Year's Day

Even when our branches are closed, your accounts are always accessible through online and mobile banking and our ATM network. To avoid delays, we recommend completing time-sensitive transactions ahead of any holiday closure, scheduling payments in advance, and reaching out to your local branch with any questions about processing deadlines.



MAUI COUNTY
FEDERAL CREDIT UNION

Congratulations EMPLOYEES



Alia McKee

Director of Branch Operations
20 years of service

Jamie Mims

Human Resources Manager
10 years of service



Ku'ulei Padilla

Promoted from Financial Service Representative to Senior Member Service Representative



Shari Shim

Promoted from Senior Member Service Representative to Loan Officer II



Congrats Anna

After 26 years of dedicated service, we wish Anna Kutsunai a happy retirement!



Congrats Desiree

Our Chief Administrative Officer, Desiree Echalas, graduated from the Western Credit Union Management School – a rigorous, three-year MBA-level program dedicated to developing the next generation of credit union leaders.



Meet Henry Arroyo, Chief Information Officer



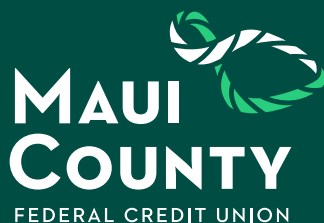
We are pleased to introduce Henry Arroyo as Maui County Federal Credit Union's Chief Information Officer. In this role, Henry will oversee our IT strategy, cybersecurity program, regulatory compliance, and technology infrastructure – the backbone of the secure, dependable service our members rely on every day.

Henry brings more than 12 years of progressive IT leadership experience, most recently leading cloud infrastructure and security strategy for a global platform serving over 700 enterprise clients. A longtime Maui resident, he has also run an independent IT consulting practice on the island for more than 15 years, serving local healthcare, government, and institutional clients – making him deeply connected to the community he helps protect.

"Members trust Maui County Federal Credit Union with their financial lives, and that trust extends to how we handle their information," Henry shared. "Doing that for an institution that has served Maui County since 1937, in the place I call home, is genuinely meaningful to me."

President & CEO Michele Kawahara echoed that sentiment. "Henry understands that technology at a credit union is ultimately about people – protecting our members' trust, strengthening the service they rely on, and helping us meet their needs in an increasingly digital world. His deep cybersecurity and infrastructure experience, combined with his commitment to Maui, makes him an ideal leader to guide our technology strategy forward and ensure our members continue to receive the secure, dependable service they trust us for."

We're excited to have Henry on the team and look forward to the knowledge and expertise he brings to MCFCU.



Kahului Branch
Maui Marketplace
270 Dairy Road, Suite 146
Monday – Friday 9 a.m. – 5 p.m.
Saturday 9 a.m. – 1 p.m.

MAUICOUNTYFCU.ORG
INFO@MAUICOUNTYFCU.ORG

Lahaina Branch
270 Lahainaluna Road
Monday – Friday 8:30 a.m. – 4:30 p.m.

Wailuku Branch & Main Office
224 Kehalani Village Drive
Monday – Friday 8:30 a.m. – 4:30 p.m.

Insured by NCUA

