



THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union

PROTECT YOURSELF FROM SCAMMERS

A crisis, such as COVID-19 can bring out the best in people and the worst in people. Scammers know no bounds and are using the pandemic as an opportunity to continue their malicious ways.

Here are examples of scams that are currently being used:



Purchasing a vaccination, cure, or at home testing kit for COVID-19. There is no cure or vaccine now and tests are conducted by local or state officials.



Requests for a monetary donation to a COVID-19 charity. Do not feel pressured into donating. Research the charity before committing your dollars.



Unemployment fraud using stolen identities is on the rise. If an unemployment benefit that you did not apply for is deposited in your account report it immediately to your employer and the state unemployment office. Monitor your credit report and do not respond to calls, emails, or texts to return the funds as a wire transfer, cash or gift card.

Continue to safeguard your personal information and hard-earned money. Be mindful of phishing emails and text messages. Do not click on links if you did not expect an email or text. If you receive a phone call that you did not expect and the caller is asking for personal information or money, simply hang up the phone.

We are pleased to announce that we have extended our phone support to non-business hours.

Members now have the option to talk to a live person 24/7!

Adapting to Meet New Challenges and Your Needs

A Message from Our CEO

I would like to give you a heartfelt 'thanks' for your patience and understanding, as we adjust our operations to keep you safe while keeping our doors open to continue meeting your financial service needs. Mahalo to all of you who have taken the time to enroll in online banking or have started using Maui County FCU's mobile app to conveniently deposit checks, make a loan payment, check balances and transfer funds at any time from the comfort and safety of your home.



Our highest priority is always your health and safety, and that of our employees. In doing so, we are taking a gradual approach to getting back to normal hours of operation across all three of our branches. Please check our website at www.maui-county-fcu.org for the most current branch hours and follow us on Facebook and Instagram for the latest updates.

As businesses reopen, we will continue to implement measures to ensure that we are taking precautions to protect you and our employees while remaining operational and providing quality service. These precautions include creating more space between member service representatives by opening every other teller window at branches, providing plexiglass partitions for employees that you interact with, requiring you and employees to wear masks in public spaces, and disinfecting high touch surfaces frequently.

I am truly grateful to our dedicated employees who have gone above and beyond to meet the challenges of this crisis and are the heart of our workforce. They have been instrumental in enabling Maui County FCU to adapt to the changing times including being able to temporarily convert the Kahului branch into a call center to support a 400% increase in member calls. Employees will continue to monitor the number of members in the branch to ensure that six feet is maintained between members.

We ask for your continued assistance in verifying your identity for in-branch withdrawals. If a member service representative does not immediately recognize you because you are wearing a face mask, they will ask you to briefly lower your mask in order to verify your identity.

Our commitment to you and our Maui County community remains unwavering. We stand by you to continue supporting your financial needs in whatever way we can, including loan deferrals and disaster relief loans.

I know that we will come out of this crisis stronger together.

Please take care and stay well.

Gary Fukuroku

Welcome New Hires



Ilikea Deponte
Member Service
Representative I



Denise Thayer
Chief Development
and Communications
Officer

Celebrating 85 years of service!

Mahalo for your dedication and commitment to our Maui community.



SITTING: Bobbie Pagay 35 years | Myron Sakamoto 20 years

STANDING: Cherilyn Kelekoma (U'i) 10 years
Michael Gurat 10 years | Wesley Higuchi 10 years

Retirement



Congratulations and thank you to Clifford Zane for your many years of dedicated service on the Board of Directors.

Community Outreach

During the month of April Maui County donated care packages to all Home Health by Hale Makua employees.

Employee of the Quarter



Jolynn Nishikuni

Congratulations to Jolynn Nishikuni, who was nominated as our employee of the Quarter by her co-workers!

Thank you for your hard work and dedication to the Credit Union and our members.



◀ Employees Robyn Yamashita and Cathy Nakamura gathered the donation.

▼ Home Health administrator, Julie Lacroix, and clinical manager, Patty Nakaoka accepted the donation.





DISCOVER Convenience

As working from home becomes normal for people, Maui County Federal Credit Union is here to help make banking feel normal at home too. With our convenient online and mobile services, it's simple, easy and secure to manage your money and your credit union accounts from your home or wherever you are.

HOME BANKING – Check your account balances, transfer funds, or make a loan payment from anywhere you have access to an internet connection.

MOBILITI – With our mobile banking app, you can use your mobile device to conveniently check your balances, transfer funds, and remotely deposit checks 24/7.

E-STATEMENTS – Electronic Statements offer a fast, safe, and environmentally friendly way to receive your account statements. An email is sent to you notifying you that your E-Statement is available to view via Home Banking.

Download our mobile banking app from the Apple or Google Play store, or visit us online at www.maui-county-fcu.org to start taking advantage of our convenient online and mobile services today.

Emergency Assistance Loans Available

Between budget disruptions and unexpected expenses, we realize cash flow may be a little tight right now. We are committed to doing everything we can to assist you in times of financial hardship and are pleased to offer members a special low-rate short-term Personal Loan to help relieve financial stresses during these difficult times.

Low, competitive rate
Up to \$5,000 | 2-month deferral

Please apply online at www.maui-county-fcu.org or contact a consumer loan representative for current rates, qualifications and other questions.



Loan Rates

Effective June 1, 2020

*APR = Annual Percentage Rate

AUTO LOANS

New and Used Autos as low as2.90% APR*

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

PERSONAL LOANS

As low as.....2.75% 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

To discuss the best option for you, please call 244-7968 and select Option 2 for Loans, then Option 2 for Real Estate loans.

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 6/1/20 and are expressed as Annual Percentage Rates (APR). Loans are subject to credit approval. Rates, terms and conditions are subject to change without notice.

Dividend Yields

APY = Annual Percentage Yield

Regular Share Account.....0.15% APY

Christmas Club Account*0.15% APY

Hoku Iki Account.....0.15% APY

IRA Share Account

Traditional, ROTH, & Coverdell ESA

Call for current rates

Share Draft Account.....0.05% 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 6/1/20. 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 11/01.*

WAILUKU BRANCH (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.~~

LAHAINA BRANCH

270 Lahainaluna Road
Lahaina, HI 96761
(808) 661-4825

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

Neighbor Islands (800) 783-6597
Teller Tone Service (800) 285-2932

WWW.MAUCOUNTYFCU.ORG

BOARD OF DIRECTORS

Edwin Okubo, Chairman
Karen T. Oura, Secretary/Treasurer
Frederico Asuncion, Vice Chair
Robert S. Kawahara, Director
Richelle Lu, Director
Glenn Okimoto, Director
Kirsten Szabo, Director

SUPERVISORY COMMITTEE

Rhonda Loo
Peter Hanano
Greg Takahashi
Nicklaus Tanaka
Wesley Yoshioka

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

Maui County FCU Members Save an Average of \$361* a Year on Auto Insurance



As a Maui County FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Maui County FCU members
- Special dedicated sales and service line
- Additional discounts for being claims-free, a homeowner and multi-policyholder.
- Save even more with our Paperless, Full Pay, and Early Shopper discounts
- Local claims servicing and 24/7 claims assistance
- Online and Mobile App policy servicing

Call the special Maui County FCU line at 800-304-1591

Keycode: 6HYTRP
farmershawaii.com/MauiCountyFCU



* Average savings from information provided by new policyholders from 11/1/18 to 11/1/19 which showed that they saved by switching to Farmers Hawaii. Insurance underwritten by 21st Century Centennial Insurance Company.

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Holiday Closings

Independence Day
Friday, July 3 (observed)

Admissions Day
Friday, August 21 (staff training)

Labor Day
Monday, September 7

MCFCU CHECK-UP

	May '20	May'19	Difference	% Change
Members	19,639	19,393	246	1.27%
Total Shares	\$297,146,353	\$276,207,886	\$20,938,467	7.58%
Total Loans	\$146,476,094	\$145,513,808	\$962,286	0.66%
Total Assets	\$350,431,999	\$326,793,343	\$23,638,656	7.23%



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

