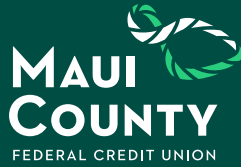


Mālama



JANUARY 2023

connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

Construction Update



Exterior of our new main office and Wailuku branch at Kehalani Village Center is complete and landscaping is going in.



View of the double lane ATM drive through with capacity for a drive-up teller in the future.



Looking towards the ATM drive through exit and branch entrance facing Foodland. Looking forward to serving you here by March 2023.

Share Certificate *special*

**4.50% APY* for 9 months.
Limited time only.**

You work hard to put yourself in the best financial position. Your savings strategy should do the same. Take advantage of the great rate on our nine month Share Certificate to lock in our highest interest rate before it's gone!

* Annual Percentage Yield ("APY") is effective as of December 21, 2022 and is subject to change without notice. Minimum balance requirement to open this account is \$5,000. The maximum balance is \$20,000. You must maintain a minimum daily balance of \$5,000 in this account each day to obtain the disclosed annual percentage yield. A penalty may be imposed for early withdrawal. Fees could reduce the earnings on the account. Terms on this account are offered as a special promotion. This account will automatically surrender into a Regular Share account upon maturity.

Wrap your debt in 2023

with rates as low as 3.75% APR.*

If you went overboard with holiday shopping or your New Year's resolution is to reduce your debt, let us help you with a personal or consolidation loan. You could save a bundle by consolidating high interest credit cards.

* Annual Percentage Rate (APR) shown is for the lowest available rate for a 12 month term. Valid as of 1/1/23. Rates, terms, and conditions are subject to change without notice. Refinancing of an existing Maui County Federal Credit Union loan is not eligible for this rate. Payment example: Loan amount of \$1,000.00 at 3.75% for 12 months would have a monthly principal and interest payment of \$85.04.



New members *get \$50* when opening a savings account and checking account with debit card.*

All new members who join Maui County Federal Credit Union through March 31, 2023 may be eligible to receive \$50. Receive all the great benefits of being a member plus \$50*!

*Promotion does not apply to conversions from an existing checking account or new members being added to an existing account. Open a savings and checking with debit card to receive \$50. \$50 will automatically be deposited to the new savings account after all conditions noted have been met. Payment may take up to 90 days. Payment cannot be awarded in cash. This offer cannot be combined with any other offer and may be discontinued at any time without prior notice. Limit one \$50 payment per new checking account. Checking account must be in good standing at the time of incentive payment with no negative balances or loan delinquencies. May be modified or canceled at any time. Closed and reopened accounts do not qualify. Limit of one \$50.00 payment per member. Payment subject to 1099 reporting.

Empowering your financial future

In October we celebrated International Credit Union Day when employees showed their spirit throughout the week wearing aloha, high school, workout, country, and pink attire. We supported breast cancer prevention by raising funds and The Maui Farm with a volunteer desk activity. Members who visited our branches received a mahalo gift on October 20th and two winners (pictured below) received a \$250 Visa gift card for sharing how our online education empowered their financial wellness. Continue reading to learn more about our online education tool.



Invest in raising your financial IQ

Being able to provide services that encourage your financial well-being is our goal. We are proud to have partnered with Enrich to bring you free online financial education to equip you with knowledge, tools, and resources tailored to your personal financial journey and goals.

Achieving your financial goals starts with personal understanding. What would you like to accomplish? How does your relationship with money affect your decisions? You have a unique view, style, and relationship with money. By answering a few quick questions, you'll find out your money personality and will receive resources that have been customized just for you.

It's as easy as 1-2-3 to get started on achieving your financial goals:

1. Register with Enrich: Take a few minutes to sign-up, then begin your personal financial wellness journey today!
2. Get a financial checkup: Check-in on your financial health and create a personalized plan to assist you in achieving your financial goals.
3. See your recommendations: Have personalized resources and progress on your financial wellness journey delivered to you.

Ever have questions about financial topics but don't know where to go or who to trust? Maui County FCU has partnered with Enrich, an award-winning, financial education platform to offer our members, employees, and our community FREE personal financial wellness resources. Enrich offers a wealth of information about budgeting, paying down debt, saving for emergencies, retirement and more! Watch videos, read articles, explore tools, take courses and even download worksheets. Take charge of your finances and begin your financial wellness journey today here: <https://www.mauicountyfcu.org/resources/financial-education/>.

Tips and Reminders

→ Protect Yourself from Fraud

We will never send you a text or request your PIN, password, username, or access codes. When verifying fraudulent activity, you will only be asked about specific transactions, which you should be able to answer with a "yes" or "no".

If you think you're at risk, contact your financial institution, who will advise you. Keep a close eye on your bank accounts. As soon as you notice anything fraudulent, quickly contact your financial institution using the number on the back of your debit or credit card to report it. Your financial institution will freeze this card to prevent other fraudulent transactions from going through and issue a refund as soon as possible, after they've made the necessary verifications. They will also conduct an investigation related to this case of fraud.

→ Annual Business Meeting

The Annual Meeting will be held on **March 9, 2023** in the Community Room of the new main office and Wailuku branch at 224 Kehalani Village Drive, contingent upon substantial completion of the building.

The Nominating Committee of the Board consisting of Frederico Asuncion, Robert Kawahara and Edwin Okubo submits the following Board of Directors nominees for the 2023 Annual Meeting election: Richelle Lu, Rhonda Loo, Glenn Okimoto and Karen Oura.



Visit www.mauicountyfcu.org/resources/latest-news/september-2022/2023-board-nominations/ or scan the QRC for nominee bios.

→ Check Your Credit Score

The new year is a good time to check-in on your credit score. Did you know you can keep tabs on your credit score through Maui County FCU's online and mobile banking for free? It gives you instant access to your Credit Score for FREE...every time you log into your online banking.

Your Credit Score is key to everything from renting an apartment to buying a home, car or even getting that great job. Know your Score by signing up in online or mobile banking.



Serving our community

Binhi at Ani, Bayanihan Senior Meals Program



President/CEO, Gary Fukuroku, fries up Spam for the Hale Mahaolu Senior meals.



Employees lend their hands at the Binhi At Ani Bayanihan elderly feeding program.

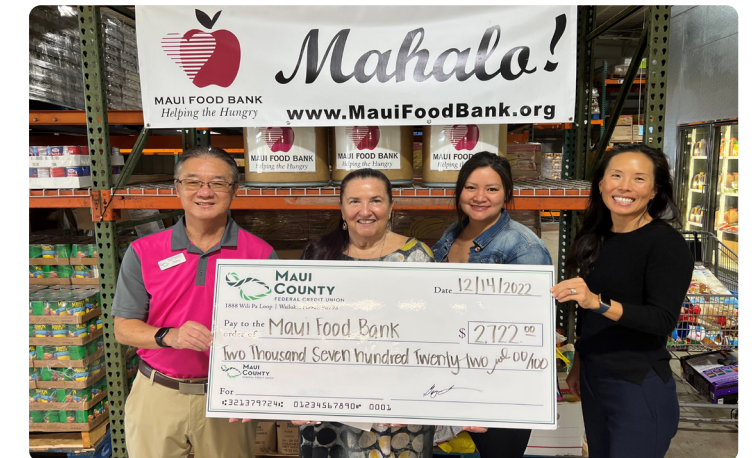


Chief Administrative Officer, Des Echallas, and Kahului Operations Manager, Kimberly Llanes help prep the salad.

Maui Food Bank

On December 14, 2022, Maui County Federal Credit Union presented the Maui Food Bank with a donation of \$2,772 raised through our Community Giving Program, which matched donations made online and in branches dollar for dollar throughout November. "We are honored to be able to give back to our community this holiday season, and hope that this contribution can help feed those in need throughout Maui County," stated Gary Fukuroku, Maui County FCU, President/CEO.

Since launching the program earlier this year, Maui County FCU has disbursed nearly \$13,000 to the Friends of the Children's Justice Center and the ARC of Maui County, in addition to the Maui Food Bank.



The Salvation Army, Angel Tree Program



Mahalo to everyone who bought and donated Angel Tree gifts at our Kahului branch at Maui Marketplace.



Employees helped The Salvation Army load up Angel Tree gifts that were donated at the Wailuku Branch.



Thank you to everyone who adopted a keiki or kupuna for Christmas and dropped off their gifts at the Lahaina branch.



LOCATIONS

Wailuku Branch and Main Office 1888 Wili Pa Loop

Monday – Friday 8:30 a.m. – 4:30 p.m.

Saturday 9:00a.m. – 1:00 p.m.

Coin machine available.

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.

Coin machine available.

HOLIDAYS

January 16 - Martin Luther King Jr. Day

February 20 - President's Day

CAREER OPPORTUNITIES

We offer great benefits including paid vacation and sick leave, medical, dental, 401(k) and pension plans, tuition reimbursement, and paid time off for community service. Plus, receive a \$1,000 signing bonus for a limited time.

Accounting Clerk

Wailuku

Member Service Representative I

Kahului, Lahaina and Wailuku

Member Service Representative II

Wailuku



Visit mauicountyfcu.org for full job description and application, or scan the QRC to take you there.

Digital UPGRADES

→ Mobile Check Deposits

Starting January 3, 2023 when using the Mobile Deposit Capture feature of our mobile app you will be able to make check deposits up to \$5,000 per day. The app can be downloaded from the Apple App Store or Google Play.

→ Online Appointments

You can now schedule appointments by branch on our website for the following:

- Consumer loans consultation for personal and consolidation, new and used auto, PV and credit card
- New account openings for checking and savings accounts
- Notary

→ Mobile Banking App

You can now find debit card controls in our mobile banking app. Use the app to:

- Lock and unlock your debit card
- Schedule your travel plan to use your debit card during off island travel
- View spending by category, monthly trends and location
- Restrict purchases by location, merchant category and transaction types
- Set up alerts based on transaction type, merchant category, location and even spending limits

Don't have the app yet? No problem, download it from the Apple App Store or Google Play.

Employee NEWS



⇒ PROMOTIONS ⇒



Diane Falces

Member Service Representative III to Senior MSR



U'i Kelekoma

Senior MSR to Wailuku Operations Manager



Krysha Kuahuia

Member Service Representative to Financial Service Representative