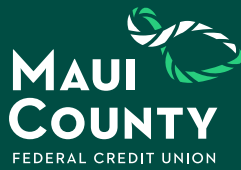


# Mālama



JULY 2024

# connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

## Spark Your Child's Financial Future with a Youth Account and a free YETI water bottle\*

We believe in empowering our keiki with the tools they need for a bright financial future. Our Youth Accounts are designed to help kids and teens learn the importance of saving and managing money.

Invest in tomorrow, today with:

1. **Early Financial Education:** Teach your children the value of money with hands-on experience. Our youth accounts come with educational resources that make learning about finances fun and engaging!
2. **No Monthly Fees:** Enjoy peace of mind with no monthly maintenance fees, allowing your child's savings to grow uninterrupted.
3. **Parental Controls:** Manage and monitor your child's account with ease. Our online and mobile banking options give you control and transparency.
4. **Rewards and Incentives:** From birthday surprises to financial literacy tools, our youth account holders enjoy exclusive rewards that make saving money exciting.
5. **Early Debit Card Access:** Teen account holders are eligible to open a checking account with debit card.

To open a kids or teen account, schedule an appointment to open a new account online for a date and time that works for you.

\* Offer runs from July 1 - September 30, 2024 while supplies last. For referring member of a new Kids Club (choice of 12oz or 18oz water bottle) or Teen account (26oz water bottle).

## New Debit Cards Arriving Mid-September



We are excited to announce an important update regarding your Maui County Federal Credit Union (MCFCU) debit card. As part of our continuous efforts to enhance your banking experience, we will be switching to a new debit card processor this September for all existing debit card holders. What You Need to Know:

### 1. Re-issuance of Debit Cards:

- All MCFCU debit cards will be reissued in September 2024.
- Your new Visa debit card will be active starting September 18, 2024.

### 2. New Card Numbers:

- Due to this change, your debit card number will be different from your current one.
- Please make sure to update any recurring payments and subscriptions with your new card details to avoid any interruptions in service.

### 3. Accessing Card Control Benefits:

- To maximize the benefits and security of your new Visa debit card, we highly recommend downloading the "MCFCU

Visa" app. This is the same used for MCFCU credit cards.

- The MCFCU Visa App provides you with valuable card control features, allowing you to manage your spending, monitor transactions, and ensure the security of your card, all from the convenience of your mobile device.

### 4. Debit Card Rewards:

- All existing rewards will move to the CU Rewards program where you will earn points with each purchase that can be exchanged for gift cards, plane tickets, merchandise and more.

What To Do Next:

1. **Watch for Your New Card:** Your new MCFCU Visa debit card will arrive by mail in early September.
2. **Activate Your Card:** Once you receive your new card, follow the included instructions to activate it on or after September 18, 2024.
3. **Update Your Information:** Don't forget to update your new card number with any businesses where you have set up automatic payments or subscriptions.
4. **Download the "MCFCU Visa" App:** Enhance your card security and control by downloading the app from your app store. It's a convenient way to stay on top of your finances and protect your account.

We understand that changes like this can be an inconvenience, but they are essential for us to provide you with the best possible service and security. We appreciate your understanding and cooperation during this transition.

# Golfing for Hospice Maui



The Credit Unions of Maui are excited to announce their 9th annual charity golf tournament, which will take place on August 10, 2024, at The Dunes at Maui Lani Golf Course, and will host up to 144 golfers. This year's tournament aims to raise funds for Hospice Maui, a nonprofit organization dedicated to providing compassionate care for individuals and families facing end-of-life challenges.

This year's tournament promises a day filled with fun, camaraderie, and friendly competition, all in the spirit of giving back to the community. Golf enthusiasts of all skill levels and supporters of Hospice Maui are invited to participate in this meaningful fundraiser. The tournament will feature a shotgun start, with participants competing in teams for a chance to win exciting prizes.

#### Event Details:

- Date: Saturday, August 10, 2024
- Time: Registration at 6:00am; Shotgun start at 7:30am
- Location: The Dunes at Maui Lani Golf Course, 1333 Maui Lani Parkway, Kahului, HI 96732
- Format: Four person teams, modified scramble
- Cost: \$175 per player for cart, green fees, and two mulligans
- Registration Deadline: July 26, 2024

Participants can look forward to a variety of amenities, including:

- On-Course Contest: Test your skills with par 3 contest

- Lunch: following the tournament at Fuego Argentinean Steakhouse
- Door prizes

"We are honored to support Hospice Maui through this annual event," said Kelly Tobita, spokesperson for the Credit Unions of Maui. "Their unwavering dedication to providing comfort and dignity to patients and their families is truly inspiring. We encourage everyone in the community to join us for a fun-filled day that supports such a worthy cause."

Team registrations are now open, with various sponsorship packages available for businesses and individuals looking to support this worthy cause. For more information and to register, please visit our website at [mauicountyfcu.org](http://mauicountyfcu.org).

Hospice Maui has been serving the community for over 40 years, providing vital services including pain and symptom management, emotional and spiritual support, and respite care. The funds raised from this tournament will help ensure that Hospice Maui can continue to offer these critical services to those in need, regardless of their ability to pay.

Since 2014, Kahului FCU, Maui FCU, Maui County FCU, Maui Teachers FCU, Valley Isle FCU and Wailuku FCU have joined together to organize this annual golf tournament to support local healthcare organizations. To-date, over \$228,000 has been raised to improve the health and well-being of individuals throughout Hawaii.

## In Case You Missed It

### Digital Banking System Change

On March 3, 2024, we upgraded our digital banking system for a smoother, more secure experience. If you haven't enrolled in the new system you will need to setup new credentials prior to attempting to login.

Now, no matter where you are or what device you want to use, you can:

- View your transactions and balances
- Transfer money
- Schedule recurring payments
- Monitor your credit score and report
- Start a conversation with support staff, and more

Download the new "Maui County FCU Mobile" app from the App Store or Google Play for mobile banking.

View our @MauiCountyFCU YouTube channel for a variety of topics that will help you get familiar with our digital banking suite. Step-by-step videos include:

- Enrolling in online and mobile banking for the first time
- Making and schedule transfers
- Creating alerts and manage settings
- Using and customizing your personal financial insights
- Starting a secure conversation with us
- Recovering your username and password
- Using mobile deposit and bill pay
- Viewing eStatements

### Banking by Phone has a New Number

Formerly known as Audio Response or Teller Tone, our new phone banking has new menu options and a new toll free number: **877-824-4910**.

### FREE Financial Education Resources

Discover valuable free financial resources to boost your financial literacy!

- The Zogo mobile app offers engaging, gamified lessons on personal finance, making learning fun and rewarding when you enter access code: MAUI.
- Visit [mauicountyfcu.org/Resources](http://mauicountyfcu.org/Resources) for comprehensive education with interactive courses and tools to help you master money management skills.

### Upcoming Holidays

- August 16 - Hawaii Statehood Day
- September 2 - Labor Day
- October 14 - Discoverers' Day

# We Love our community

## Lahainaluna High School Scholarship Recipients



Congratulations to this year's Lahainaluna High School scholarship recipients (from left): Allyson Duran, Keith Nove Banique, Jasmine Lagazo, Denise Quintero-Solorzano, Ayva Rose Gazmen, Sophia Abut, and Talan Toshikiyo with Maui County FCU presenter Emi-Lei Sodetani-Cabanilla, West Maui Branch Manager. We wish you all the best in your future endeavors!

## Financial Literacy Month Winners

We celebrated Financial Literacy Month by helping Maui County residents to grow their financial knowledge with Financial Health Trivia. Individuals throughout Maui joined us on Instagram for weekly questions encouraging the exploration of new ideas and tools that empower individuals to improve their financial well-being. Congratulations to the weekly and grand prize winners and mahalo to everyone who played and expanded their knowledge.



## Drive Your Dreams with Rates as low as 6.50%<sup>APR\*</sup>



Are you ready to hit the road in your dream car? We make it easy and affordable with our exceptional auto loan options.

Benefits of choosing MCFCU for your next auto loan or refinancing your existing auto loan:

- **Competitive Rates:** Enjoy some of the lowest interest rates in the market, designed to fit your budget and save you money. **6.50% APR\* for new autos up to 4 years old and 7.25% APR\* for used autos 5 years to 10 years old.**
- **Flexible Terms:** Choose from a variety of loan terms tailored to your needs, whether you're looking for a short-term loan or up to a 72-month payment plan.
- **Easy Application Process:** Our streamlined application process ensures you get approved quickly, so you can drive off in your new car sooner.
- **Local Expertise:** As a part of the Maui County community, we understand your unique needs and are here to support you every step of the way

Ready to get started?

Visit our website at [mauicountyfcu.org](http://mauicountyfcu.org) to apply, schedule a consultation appointment, or use our loan calculator to calculate your estimated payment. Or login to MCFCU online or mobile banking to complete the brief application. Let us help you drive your dreams with the perfect auto loan today!

\* Annual Percentage Rate (APR) shown is for the lowest available rate for a 5 year term for new autos and a 3 year term for used autos. Your APR depends on credit worthiness, product and term selected, and other factors. All loans require membership in the credit union, Hawaii residency, and underwriting approval. Valid from 12/1/23. 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. Payment example: New Auto Loan amount of \$45,000.00 at 6.50% for 60 months would have a monthly principal and interest payment of \$880.00. Used Auto Loan amount of \$35,000.00 at 7.25% for 36 months would have a monthly principal and interest payment of \$1,085.00.

## EMPLOYEE NEWS



**15 years of service**  
**Danise Cortez**  
Accounting Clerk

**15 years of service**  
**Kimberly Llanes**  
Operations Manager,  
Kahului Branch



**5 years of service**  
**Thea Uwekoolani-Marras**  
Collections Officer

## JOIN OUR TEAM

We're looking for super friendly, detail-oriented individuals to join our West Maui team. Employees receive medical and dental benefits, pension and 401(k) retirement plans, and paid time for community service. Plus, a \$1,000 signing bonus for all positions.

We are hiring for the below positions at our West Maui branch:

**Member Service  
Representative (Teller)**

**Senior Member Service  
Representative**

Learn more and apply now on our website at [mauicountyfcu.org/about/careers](http://mauicountyfcu.org/about/careers), email [jobs@mauicountyfcu.org](mailto:jobs@mauicountyfcu.org), or scan the QRC at the lower right.



# PHISHING 101

## WHAT IS PHISHING?

When a scammer uses phone calls, text messages, or emails to obtain your personal information. With that stolen information, scammers can try to access your financial accounts, email or other personal accounts.

## WHAT DOES PHISHING LOOK LIKE?

A phishing message you might receive includes:

- Notifying you about an "unsuccessful login attempt" that you did not make
- Asking you to confirm personal information
- Notifying you about incorrect account or payment information and requests that you reply with the correct information
- Asking you to click a link to make a payment
- Offers you a free coupon that requires you to click a link

## HOW TO PROTECT YOURSELF FROM PHISHING ATTEMPTS

### 1 Use Multi-Factor Authentication

This requires you to enter an additional code or password when logging into your accounts. This code can be sent to your phone number or email address.

### 2 Use Security Software

Install security software on any device that you use to access important accounts. This will block scammers for accessing your device.

### 3 Remain Cautious

If you are unsure about a message you received, look up the official contact information of the organization contacting you and reach out to confirm whether the message is legit.