

# Mālama Connection



JANUARY 2026

THE NEWSLETTER FOR MEMBERS OF MAUI COUNTY FEDERAL CREDIT UNION

## Feeling the Holiday Credit Card Hangover?

Holiday spending can sneak up fast and those credit card balances can come with high interest that adds up month after month.

A personal loan can help make things more manageable by combining multiple high-interest credit card balances into one loan with a lower rate, you may be able to:

- Lower how much you pay in interest
- Simplify your finances with one monthly payment
- Put more of your money toward paying down your balance, not interest

Designed with our members in mind, a personal loan can help you take control of debt and get ahead faster. Learn more or apply today at [mauicountyfcu.org](http://mauicountyfcu.org).

## Get Rewarded for Everyday Spending

Your checking account should do more for you. With Cash Back Checking from Maui County FCU, you can earn 4% cash back on debit card purchases, up to \$10 per month, plus enjoy debit card rewards that make everyday spending more rewarding.

It's easy to earn:

- Make 10 or more debit card purchases each month that post to the account
- Have one ACH deposit or withdrawal
- Enroll in eStatements

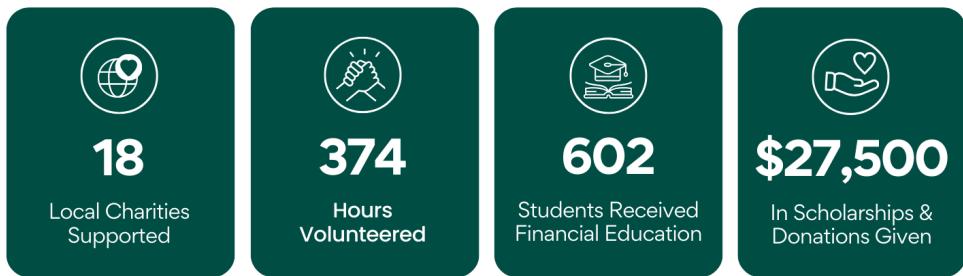
Meet these easy requirements and start earning cash back on purchases you already make.

Ready to get rewarded? Just stop by any Maui County FCU branch to open a new or convert your existing checking account.



## Our 2025 Wrapped

At Maui County Federal Credit Union, caring for our community is more than a promise. It is what guides everything we do. Our 2025 Wrapped highlights the meaningful ways we showed up for Maui this past year, from supporting local charities and volunteering side by side with our neighbors, to investing in financial education and giving back through scholarships and donations. Together with our members, employees, and community partners, these moments of impact reflect our shared commitment to Mālama Kākou, caring for one another and strengthening the place we all call home.



In 2025, we prepared 2,000 kupuna meals with Binih At Ani Bayanihan Elderly Feeding Program



Over the year, we filled backpacks and boxes of food for 2,343 individuals with Maui Food Bank

# Remembering Fred Asuncion

## A Lifetime of Service, Leadership, and Aloha

**“Fred led with heart, integrity, and a deep belief in people helping people. His legacy continues to inspire how we serve our members and our community.”**

- Michele Kawahara, President & CEO



With heartfelt aloha, we remember Fred Asuncion, a longtime member and dedicated volunteer of Maui County Federal Credit Union, who passed away on September 17, 2025, at the age of 89.

Fred was born and raised in Pu'unēnē, Maui, the son of plantation workers who immigrated from the Philippines. From an early age, he learned the values of hard work, service, and caring for others—principles that guided his life and leadership.

After graduating from Baldwin High School, Fred served honorably in the U.S. Army during and after the Korean War. He later continued his military service in the Army Reserve and Hawai'i Air National Guard, retiring as a Master Sergeant. His military experience shaped his strong sense of discipline, integrity, and commitment to service.

Fred also believed deeply in education and lifelong learning. He earned an Accounting Certificate from Maui Technical School and later an Associate Degree in Accounting, building a respected career with the County of Maui Department of Taxation, where he ultimately served as Real Property Tax Administrator.

A member of Maui County FCU since 1960, Fred volunteered for decades on the Supervisory Committee and Board of Directors, including as Chairman. Under his leadership, the credit union grew into a full-service financial cooperative—focused not on being like a bank, but on meeting members' needs and ensuring long-term sustainability.

Fred also played a vital role in strengthening Hawai'i's credit union movement through leadership with the Hawai'i Credit Union League, where he served in numerous volunteer roles over many years. In 2006, he was honored as Hawai'i Credit Union Volunteer of the Year.

“Fred led with heart, integrity, and a deep belief in people helping people,” said Michele Kawahara, President & CEO of Maui County FCU. “His legacy continues to inspire how we serve our members and our community.”

We extend our deepest mahalo and aloha to Fred Asuncion—for a lifetime of service, leadership, and dedication to our credit union ohana.

## New Year, New Scams: Digital Banking Helps Protect Your Money

A new year is a great time to build better money habits. It is also a time when scammers increase their activity. As people check accounts, shop online, and handle tax paperwork, fraudsters try to catch them off guard.

The good news is that your credit union's digital banking tools are designed to help protect you. Knowing how to use them can make a big difference.

### Common Scams to Watch For

Many scams rely on urgency to get quick action.

Common examples include:

- Fake bank alerts saying there is a problem with your account
- Texts or emails asking you to “verify” your login or card information
- Tax scams asking for payment or personal details
- Job or side-hustle offers that sound too good to be true

If a message pressures you to act right away, stop and take a moment.

### How Digital Banking Helps Keep You Safe

Your digital banking account includes built-in security features to help protect your money:

- Account alerts let you know about transactions, balances, or changes right away
- Secure login tools, like one-time passcodes and device recognition, help make sure it is really you accessing your account
- Debit card controls allow you to monitor activity and take action quickly if something looks wrong
- eStatements reduce the risk of lost or stolen mail

These tools work best when your contact information is up to date, so you receive alerts and security messages without delay.

### What Maui County FCU Will Never Ask For

To protect your accounts, it is important to know what we will not request. We will never ask for:

- Your online banking password
- Your debit card PIN
- One-time security codes sent to your phone or email
- Your full Social Security number by text or email

If someone asks for this information and claims to be from your credit union, it is a scam.

### What to Do If Something Feels Off

If you receive a suspicious call, email, or text, do not click links or reply. Instead, contact us directly using the phone number on our website, your statement, or the back of your debit card.

Digital banking offers convenience and strong protection, especially when you use its security features. When in doubt, slow down, stop, and verify. We are always here to help you bank with confidence.

# Celebrating Community at Our Holiday Fair

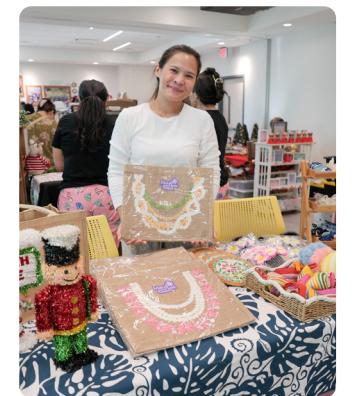
Maui County Federal Credit Union was proud to host our Second Annual Holiday Fair this December, bringing members, local entrepreneurs, and families together to celebrate the season while supporting our community.

Held at our Main Branch Community Room, this year's event expanded to feature 14 member-owned small businesses, offering handmade gifts, local treats, and unique finds perfect for holiday shopping. Participating vendors included:

• Aiko Designs	• Maui Balsamic Vinegars
• Auliivai	• Maui Island Greetings
• Cymz Sweet Kre8tionz	• Maui Leis and Flowers
• Da Andagi Man Maui	• Maui Sugar Mamas
• Gracie's Goodies	• Maui Treasure Chest
• Kaiwi Kukui	• Mila's Succulent Garden
• Kekaimalie Creations	• Pochos and Papales
• Linx Hawaii	

Families and keiki added to the festive fun by enjoying photos with Santa and the Grinch, creating memorable moments and spreading

### Making Merry Memories



A local bags and accessories company, Maui Leis and Flowers

Da Andagi Man Maui with fresh andagi and andagi mixes

Maui Island Greetings with inland-inspired stationery, greeting cards, and gifts

Maui Sugar Mamas featured their ono cookies and manju

holiday cheer throughout the morning.

We are grateful to everyone who donated non-perishable food items to benefit the Maui Food Bank. Thanks to the generosity of our members and community, 247 pounds of food were collected to help support local families during the holiday season.

While we do not currently offer business accounts or loans, we remain committed to supporting our members in meaningful ways. By opening our Community Room for events like the Holiday Fair, we are proud to provide a space where member-owned businesses can connect with the community and shine.

“The Holiday Fair is a wonderful example of our ‘people helping people’ philosophy in action,” said Michele Kawahara, President & CEO. “By opening our doors to member-owned businesses, we’re proud to help spotlight local entrepreneurs and encourage our community to support local.”

Mahalo to everyone who attended, participated, and helped make our Second Annual Holiday Fair such a success. We look forward to continuing this tradition and celebrating our Maui community for years to come.

## ANNUAL MEETING

Our Annual Meeting will be held on **Thursday, March 5, 2026** at the Main Office and Wailuku Branch located at 224 Kehalani Village Drive. This will be a business meeting only. The Nominating Committee, Rhonda Loo, Richelle Lu, and Glenn Okimoto, has submitted the following nominees for election (four to be elected):

- **Christian Apo Takayama** (Member since 2017) Sales Manager and Lead Client Advisor at BMW of Maui with prior experience in education and communications. A Columbia University graduate and Ka Ipu Kukui leadership fellow.
- **Moana Lutey** (Member since 1994) County Clerk for the County of Maui and attorney. Board Director since 2023 and former Supervisory Committee member
- **Edwin Okubo** (Member since 1971) Board Director for 29 years, including 10 years as Chair. U.S. Army veteran and retired County of Maui Housing Administrator
- **Kirsten Szabo** (Member since 2010) Legislative Analyst with nearly 30 years of healthcare finance experience. Former CFO for multiple healthcare organizations and is a Certified Public Accountant.

## UPCOMING HOLIDAYS

January 19 - Martin Luther King Jr. Day

February 16 - Presidents' Day

April 2 - Good Friday

## BOARD OF DIRECTORS

Christian Apo Takayama

Rhonda Loo, Chair

Richelle Lu, Treasurer / Secretary

Glenn Okimoto, Vice Chair

Edwin Okubo

Kirsten Szabo

## SUPERVISORY COMMITTEE

Alia Garcia, Chair

Josiah Nishita

Richelle Thomson

## Lahaina Branch Update



We're excited to announce the reopening of our Lahaina Branch on Lahainaluna Road by the end of January 2026! We look forward to welcoming our members back. Be sure to follow us on Instagram or check our website at [mauicountyfcu.org](http://mauicountyfcu.org) for the latest updates on our reopening.

## Congratulations EMPLOYEES



**Cathy Nakamura**  
Chief Financial Officer  
**25 years of service**



**Elizabeth Garrett**  
Promoted from Member  
Service Representative to  
Member Care Specialist



**Shari Shim**  
Promoted from Financial Service  
Representative to Senior Member  
Service Representative



**Vinny Chau**  
Promoted from Member  
Service Representative to  
Member Care Specialist