

#### THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

# Just for Members

#### Existing Credit Card Holders Special: 0% APR\* for first 18 Months on Balance Transfers

Mahalo for your patience while we converted our credit card processor in May. You should be able to login from our website to view your credit card statements and transactions, make payments and redeem your points. In addition, you can now do balance transfers from other credit cards, setup travel notifications and file disputes online.

\* Keep your current credit card terms when doing a balance transfer from another credit card with 0% Annual Percentage Rate (APR) for 18 months (3% transfer fee, with a minimum \$5) by August 31, 2022.

## New ATMs Working

In addition to the new ATMs at our Lahaina and Wailuku branches, the Maui Marketplace and County Building ATMs are up and running. All of our ATMs now accept envelopeless cash and check deposits, and dispense bills in various denominations.

# 📀 Kahului Branch Closed

Our branch at Maui Marketplace will temporarily serve as our contact center to better assist you over the phone and by email Monday - Friday, 8:30am - 4:30pm.

#### Don't let your Credit Score Go on Vacation

Get instant access to your credit score, credit report, credit monitoring, personalized money-saving offers, and tips on how to improve your score or maintain an already great score with Credit Sense. Enroll for FREE through online or our app.

# **Over \$7,000 Raised for Child Abuse Prevention**



On June 9, 2022, Vice President Michele Kawahara (right) and Chief Development & Communications Officer Denise Thayer (left) had the honor of touring the Friends of the Children's Justice Center and presenting Executive Director Paul Tonnessen with a check.

Throughout the month of May, Maui County employees raised funds for the Friends of the Children's Justice Center of Maui through our Community Giving Program. Thanks to your generosity and the efforts of our employees, \$7,149.02 was raised to help prevent Maui's keiki from abuse and neglect.

Our Community Giving Program launched on May 1, 2022, with the Friends of the Children's Justice Center of Maui being the first benefiting charity chosen by employees. Each quarter, employees will select one local nonprofit organization to raise funds for and Maui County FCU will put forth a matching challenge with donations matched dollar-fordollar up to \$2,500, with the goal of furthering the impact made throughout Maui County.

"We're excited to have surpassed our goal of raising \$5,000 for the Friends of the Children's Justice Center of Maui," says Gary Fukuroku, President & CEO. "It's amazing to witness what our employees and members can do for our community. I hope we're able to build on this momentum and accomplish even more through our Community Giving Program."

Paul Tonnessen, Executive Director, Friends of the Children's Justice Center of Maui shares, "On behalf of myself and the Board of Directors, we are grateful of the generosity Maui County Federal Credit Union and its members who have helped support children suffering from abuse or neglect in their healing process. Our organization provides critical needs to children who have been physically, emotionally and/or sexually abused or severely neglected. Often, we are the only agency who can respond to the healing needs of these children and prevent them from falling through the gaps in the system. The participation of Maui County FCU and its members are vital in child abuse prevention to the Maui County Community. You have shown all of us in our community the true meaning of giving."



# *Growing* Financial Literacy





During the month of April we celebrated National Financial Literacy Month with a variety of activities and ways for members, employees and students to expand their financial knowledge. Teens learned and earned gift cards from merchants including Amazon, Nike and Target on the Zogo app. Teens playing on our 'Opio leaderboard with code "G6SE" were also entered to win weekly drawings for a Yeti water bottle (winner pictured above, right). Individuals who follow us on Instagram, played Financial Wellness Trivia and answered the questions correctly, were entered to win a Yeti cooler.

In May, with the school year wrapping up, we recognized Molokai High School students who completed their Maui County FCU sponsored financial literacy curriculum with a pizza party (pictured above, left and center). Gary Fukuroku, President & CEO, shared, "We know that improving access to financial education for our youth is critical in establishing healthy financial practices as an adult. so partnering with teachers to bring financial education into classrooms is a no brainer for us."



Kanani Palakiko wins a Yeti cooler by playing Financial Wellness Trivia.



Employee Thea Uwekoolani-Marras sporting her Yeti water bottle for completing courses on Enrich.



Employees Artcherlynn Marzan and Kamryn Chang at the Lahaina branch were rewarded for completing courses on Enrich.



Mandy Kinores was one of two grand prize winners from the trivia contest on Instagram.

# **5** Steps for Avoiding Phone, Email, and **Mail Scams**

Duke Kealoha received a message saying it was the Internal Revenue Service. His daughter was a student at the University of Hawaii, so he thought some of her information might have been stolen during the FAFSA process. The message included a number to call back. He called his accountant instead and was reassured his tax situation was fine.

The good and bad news? It was a phone scam. He googled the number that had called him and discovered that it was a generic call anyone could have received. The message didn't even include his name. If he had called the number back, he might have given out personal information that could have led to his identity or bank account information getting stolen.

So what can you do to keep your information from being stolen? You can start by following these tips.

1. Never Give Out Information to Someone Who Calls You

You should never give out any information to an unknown caller. Instead, write down the number and proceed to the next step.

2. Google Numbers You Receive Calls From

If it's a known scam, you'll likely see reports from other people who received calls from the same number. If you don't see anything online, does this mean it isn't a scam? No. It just means you might need to do more research.

- 3. Research if the Information Could Be True For instance, if the person claims to be from your financial institution, look for a phone number on their official website or on the back of your debit or credit card. Call those official numbers only. With the IRS. Duke called his accountant because he handles the tax information they were calling about.
- 4. Don't Respond to Email or Mail Requests for Bank Account or Social Security Numbers

Scams can be communicated to you in a variety of ways. For instance, scholarship scams can come from an email with a request for your child's Social Security number and payment. As with the case of contacting your accountant in regards to taxes, contact your child's high school counselor or university financial aid office to help you determine whether it's a real offer.

#### 5. Don't Panic

You may be more likely to give out information if you panic. Don't believe anything that's told to you until you can verify the request is legitimate.

# FEDERAL CREDIT UNION





We went big for National Volunteer Week, April 17 - 23, 2022. Our dedicated employees and their families spent the Saturday volunteering to help in the gardens at The Maui Farm in Makawao (pictured above), cleaned out their closets to donate clothes to Women Helping Women, and helped distribute food to those in need with Feed My Sheep in Kahului and Lahaina.

In addition, employees lent a hand at the Maui Food Bank and packed 288 emergency bags of food to help prevent food insecurity and Maui County FCU sponsored the 1st Annual Maui Nui Scouting Golf Tournament in support of the Boy Scouts.





Employees collected and donated 10 bags full of clothing to Women Helping Women.



Employees packed emergency food bags at the Maui Food Bank on May 11, 2022.



Golfing at the 1st Annual Maui Nui Scouting Tournament on April 30, 2022.



Employees and members distributed food to those in need with Feed My Sheep on April 23, 2022.





#### **REFER A TEEN, 13 - 17 YEARS OLD, AND RECEIVE A LIMITED EDITION 260Z YETI WATER BOTTLE** THROUGH SEPTEMBER 30, 2022.

Our account just for teens comes with the following benefits:

- FREE customizable, contactless VISA debit card with checking account
- Cash rewards for good grades
- FREE coin machine access
- Quarterly drawings for \$25 from the Zogo financial literacy app leaderboard



#### PROCEEDS BENEFIT HALE MAHAOLU

#### Saturday, September 17, 2022

The Dunes at Maui Lani 6:45 AM Check-in | 7:45 AM Shotgun start

#### Registration

- Cost: \$175 per player (limited to 140 players)
- Early bird registration: Register by August 19, 2022 to be entered into the Early Bird drawing
- · All others: Deadline for all other registrations are due September 2, 2022
- Email hello@mauicountyfcu.org for sponsorship and registration forms.

Prizes: Random individual door prizes and great team prizes will be announced immediately after the tournament by phone or email.

# 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 Temporarily closed until further notice.

## Lahaina Branch

#### 270 Lahainaluna Road

Monday - Friday 8:30 a.m. - 4:30 p.m. Coin machine available.

## HOLIDAYS

August 19 - Hawaii Statehood Day September 5 - Labor Day October 10 - Discoverers' Day

# **CAREER OPPORTUNITIES**

#### Member Service Representative

(Teller), Wailuku

Join our team! We're looking for a couple of outgoing, detail-oriented individuals for our Wailuku branch. Responsible for providing a variety of paying and receiving functions for members, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals.

Great benefits including paid vacation and sick leave, medical, dental, 401(k) and pension plan.



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



# - PROMOTIONS -

**Rose Agustin** Member Service Representative II to Financial Service Representative



Lynette Borden Mortgage Officer to Mortgage Manager



MAUI COUNTY FEDERAL CREDIT UNION



**Devin Ferreira** Member Service Representative II to **Operations Support** Specialist



Jayme-Lynn Kashiwamura Mortgage Loan Processor to Mortgage Loan Officer









# ANNIVERSARIES 🗧



15 years of service Diane Falces Member Service Representative III



5 years of service Jayme-Lynn Kashiwamura Mortgage Loan Officer



20 years of service Robyn Yamashita Administrative / Human **Resources Assistant** 



#### MAUICOUNTYFCU.ORG

(808) 244-7968 or (800) 783-6597 INFO@MAUICOUNTYFCU.ORG

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