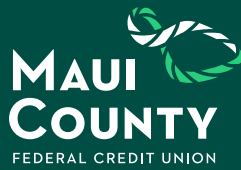


Mālama



JANUARY 2022

connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

Just for Members



→ Mobile Wallet Available

If you have a Maui County Federal Credit Union debit card you can now add it to your mobile wallet on Apply Pay, Google Pay or Samsung Pay.

→ Virtual Annual Meeting

Our Annual Meeting will be conducted virtually again this year. The business only meeting will be held on **March 10, 2022 at 5:30 p.m.** via Zoom. To register, stop by any branch, email hello@mauicountyfcu.org or call (808) 243-1127 by March 5, 2022.

→ New Website Launched

Our website has a new look and some great new features! If you need to login to online banking or your Maui County FCU credit card, you can find the button to log into both at the top, right of our website. To get you to the information you're looking for quickly, you can now search our entire site by clicking on the magnifying glass or visit the frequently asked questions page. Plus, you'll have access to great tools to help you easily calculate mortgages, auto loans, personal loans, and budgets.

→ Member Survey Mahalo

Thank you so much to everyone who took the time to give us feedback by completing our member survey. Your thoughts are important to us as we continuously try to improve our products and services to better serve you. Your commitment to Maui County FCU is valued and much appreciated.

Always There for You



Member Ray Pascua pictured at center with Collections Officer Kyle Iwaishi and Community Relations Specialist Bobbie Pagay.

→ MAUI COUNTY FEDERAL CREDIT UNION HAS ALWAYS BEEN THERE FOR ME AND MY

family. Life provides many challenges beyond our control and the credit union has been there to help. In sickness, through the compassion of the credit union staff, they were able to assist myself in restructuring my finances to help ease the financial burden that it had caused. This enabled me and my family to focus on the care required and provided relief by helping eliminate at least one of the stresses this situation has caused.

Challenges continued within my family in which the loss of a loved one made it quite difficult to do what is necessary while still in mourning. The staff at the credit union never forgot my family and when I called for their assistance, my needs were already known. They quickly and seamlessly provided the help that I needed. Once again, a burden relieved by the help of the credit union.

The credit union has been there in difficult times that we have encountered, but they have also been there to provide the opportunity for our son to purchase his first home. A dream that many have, in which the credit union turned into reality.

They were patient in helping him understand the significance of his purchase and the responsibilities, making homeownership not as stressful as some would think. This was made possible due to the variety of loan products available to help all with different needs.

My Father was a longtime member of the credit union and always endorsed the Maui County Federal Union to his family and friends. An example of his loyalty was a loan note found dated January 3rd, 1964, in which he borrowed, \$1,082.31, at an interest rate of 3/4 of 1%. This is how long Maui County Federal Credit Union has been helping my family and the County of Maui. In addition, my college education was also funded through loans obtained by my parents from the credit union. I can truly say that the Maui County Federal Credit Union has contributed to the success I have enjoyed in life.

My family and I have always and will continue to promote the Maui County Federal Credit Union. They have and continue to embody the credit union spirit of people helping people, and for this my family is forever thankful.

- Ray A Pascua

Mahalo for celebrating with us!

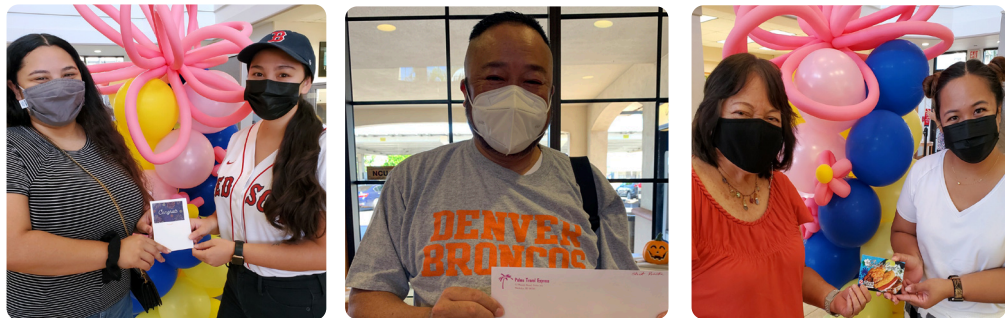
Thank you to everyone who helped us celebrate International Credit Union (ICU) Day on October 21, 2021. We loved seeing everyone playing Financial Health Trivia on Instagram, Kids Club members bringing in their tokens on Double Days to redeem for prizes, and drawing members for the daily giveaways ranging from \$25 gift cards for Amazon, Macy's, Safeway and Zippy's to a four day Las Vegas hotel stay.

Congratulations to our Instagram Financial Health Trivia winners! @asia_rose, @kuualoha53, @kuuipo08, @mac.mel.quedding and @nickhtanaka who won YETI drinkware for correctly answering our daily question, and @mimi_sharon808 for answering all five questions correctly and winning the grand prize YETI Tundra 45 cooler.



All members were entered into daily prize drawings. The following were drawn:

- Aaron S. - \$75 Macy's gift card
- Christopher S. - \$25 Safeway gift card
- Edgar C. - \$50 Macy's gift card
- Eileen T. - \$25 Zippy's gift card
- Jonathan C. - \$50 Hawaiian Air gift card
- Kristy A. - \$100 Hawaiian Air gift card
- Leinora K. - \$25 Amazon gift card,
- Meaghan F. - \$25 Amazon gift card
- Reynaldo D. - \$25 Amazon gift card
- Sandra M. - \$25 Safeway gift card
- Sylvia V. - \$50 Hawaiian Airlines gift card
- Stuart K. - four day Las Vegas hotel stay
- Tasha L. - \$25 Amazon gift card,
- William P. - \$25 Zippy's gift card,
- Zenia G. - \$25 Safeway gift card



Kids Club members enjoyed double token days when tokens were twice as valuable.



Play learn and earn

Maui County FCU has partnered with Zogo, a leading financial technology company. The Zogo app is now available to individuals throughout Maui County at no cost at both the Apple App Store and Google Play Store.

The Zogo app guides teens through 300+ bite-sized financial educational modules. Zogo's content meets the national standards for financial literacy. As users successfully answer questions, they will accumulate points that they can redeem for gift cards to merchants like Amazon, Target and Nike.

84% of teens say they look to their parents for information about money, according to a study by Junior Achievement. However, parents often feel unprepared to play this role. In a survey by EVERFI, only 43% of parents felt they were "well prepared" for money conversations. As an alternative, T. Rowe Price reports that 3 out of 4 parents think financial apps are a good way to teach about financial matters.

Teen members can download Zogo and play for a chance to receive \$25 deposited into their checking or savings account. To participate, join our leaderboard exclusively for Maui County FCU teen members. Three teen members from the leaderboard will be randomly selected quarterly in January, April, July and October to receive \$25 that will be deposited into their account.

The Easy Way to Save for Christmas

It's never too soon to start saving for Christmas. Open a Christmas Savings account with Maui County FCU today to give you peace of mind when the holidays roll around again. Those special presents for friends and loved ones aren't going to pay for themselves! Super-size your gift-giving and party-throwing budget by saving for the December holidays every month of the year.

- Open account with just \$5
- Earn competitive interest
- Build up savings through direct deposit and payroll deduction
- Funds automatically transferred to your regular account each November, right in time for the shopping season

Community Service

\$5,200 Raised for Breast Cancer prevention

We raised \$5,217.70 in support of Maui Health Foundation's Kokua for a Cause campaign, supporting breast cancer prevention for individuals on Maui by providing life-saving mammograms and biopsies for individuals who are uninsured or under-insured. Thank you to those who donated and helped make this possible.



Helping Hands

Throughout November our team members spent time giving back to our Maui community by volunteering at local non-profit organizations, Feed My Sheep and The Maui Farm. Employees spent a couple Thursdays distributing food to Lahaina residents in need with Feed My Sheep. On Saturday, November 20th, employees and their family members spent the morning putting in permanent pathways in the garden at The Maui Farm. Volunteers dug up the existing mulch pathways, hoed out the weeds and grass, lay down cardboard and cloth coverings and then added a new layer of mulch for The Maui Farm residents to enjoy.



Join the Kids Club

Refer a new Kids Club member and receive a **\$30 Fun Factory gift card** between January 1 - March 31, 2022. Kids newborn to 12 years old are eligible to become a Kids Club member and receive these great account benefits:

- Free Maui County FCU piggy bank
- A token for every \$10 deposited up to \$50 per day
- Redeem tokens for prizes at any location
- Cash rewards for good grades
- Double tokens during birthday month
- Free coin machine access

Lower your debt

by consolidating debt and decreasing your monthly payments with interest rates as low as:

1.75% to 5.75%
APR* for 12 months APR* for 60 months

Apply for a personal or consolidation loan securely from the convenience of your own home at anytime at mauicountyfcu.org. For inquires, please e-mail loans@mauicountyfcu.org or call (808) 856-3110.

* Annual Percentage Rate (APR) shown is for the lowest available rate. Your APR depends on credit worthiness, product and term selected, automatic payments, and other factors. All loans require membership in the credit union, Hawaii residency, and underwriting approval. Valid from 1/1/22 - 3/31/22. 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. See branch for details. Payment example: Loan amount of \$5,000.00 at 2.75% for 24 months would have a monthly principal and interest payment of \$214.35.



MEMBERSHIP AND ACCOUNT AGREEMENT CHANGES

Your new membership and account agreement is enclosed. Of note are the following two changes:

Under Section 14a (Overdrafts; Payment of Overdrafts), we may charge a fee each time an item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of a returned item and resubmission(s) of the returned item.

Under Section 29 (Termination of Membership; Limitation of Services), we may restrict account access and services without notice to you when your account is being misused; you have demonstrated conduct which is abusive in nature; as outlined in any policy we have adopted regarding restricting services; or as otherwise permitted by law.

HOLIDAYS

- January 1 - New Year's Day
- January 17 - Martin Luther King Jr. Day
- February 21 - President's Day

LOCATIONS

Wailuku Branch and Main Office

1888 Wili Pa Loop

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

Saturday 9:00 a.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.

Employee NEWS



EMPLOYEE OF THE QUARTER: Lynette Borden

Lynette has continued to provide members with excellent service throughout an exceptionally busy time for the Mortgage department. Even when busy, she takes time to get to know members and their personal situations, and goes above and beyond to help members and her peers.

PROMOTIONS

Helena Agasid

Member Service Representative to Member Service Representative II



Ilikea Deponte

Loan Processor to Financial Service Representative



ANNIVERSARIES



15 years of service

Alia Arcangel

Operations Manager, Wailuku



30 years of service

Gary Fukuroku

CEO / President

5 years of service

Jamie Mims

Human Resources Manager



5 years of service

Caroline Sarmiento

Operations Support Specialist

