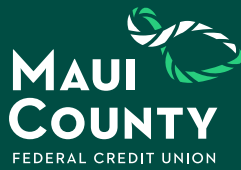


# Mālama



OCTOBER 2024

# connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

## Celebrate ICU Day

Mark your calendars! On Thursday, October 17, 2024, we join millions around the world in celebrating International Credit Union Day (ICU Day). This annual event honors the spirit of the credit union movement, highlighting how credit unions empower communities by providing affordable financial services and fostering financial inclusion.

This year's theme, "Empowering Financial Well-Being Together," focuses on the cooperative values that credit unions embody—putting people before profit. From supporting local businesses to offering educational resources for better money management, credit unions continue to make a positive impact on members' lives.

Join us in celebrating this special day by visiting your Maui County FCU branch for a special giveaway and following @MauiCountyFCU in Instagram for games and prizes. Together, we can build a brighter, more financially secure future for all!

## Credit Cardholder Sweepstakes

**Keep your Maui County FCU rewards card top of wallet for a chance to win \$5,000 to use any way you want!**

Simply use your rewards card on everyday purchase a minimum of four times per week from July 8 to October 27, 2024, in order to qualify for the drawings. Five participating eligible cardholders will be selected at the end of each sweepstakes entry period (detailed in the sweepstakes rules). That's a total of 20 winners! Use it four times every week, and you'll increase your chances of winning.

Visit [cugivebackssweepstakes.com](http://cugivebackssweepstakes.com) for full rules and how to enter without making a purchase.

## New Debit Cards Have Arrived



We want to extend our heartfelt thanks to all our Maui County FCU debit cardholders for your patience and understanding during the recent mass re-issue of debit cards. We know how valuable your time is, and we truly appreciate your cooperation as we work to bring you the best service possible.

We're excited to introduce the new and improved benefits that come with your updated debit card! These include enhanced **fraud protection** with the addition of **SMS/text fraud alerts**, a **refreshed rewards program** offering more ways to earn and redeem rewards, and **additional card controls** to give you more flexibility and security in managing your debit card.

Now that your new debit card is active, here are a few next steps to ensure a smooth transition:

- **Update your automatic payments:** If you have any recurring payments (like subscriptions or bills), be sure to update your card information with those merchants.
- **Add your card to digital wallets:** Enjoy the convenience of using your card with Apple Pay, Google Pay, or Samsung Pay for faster, secure payments.

- **Download the "MCFCU Visa" mobile app:** With the app, you can access enhanced card controls, including travel notifications, customizing transaction alerts and disputing a non-PIN transaction.



For debit card assistance, please use the following numbers:

- Customer Service (for any card issues including travel exemptions, VISA (non-PIN) transaction disputes, and reporting lost/stolen cards): 866-616-3401
- Card Activation: 800-631-3197
- Select PIN: 888-886-0083
- CURewards: 800-637-7728
- Fraud Department: 888-918-7313

Your financial well-being is our top priority, and we're thrilled to bring these upgrades to you. Mahalo for being a valued member!

# Scholarships Awarded

We are proud to announce the recipients of our 2024 scholarships for higher education. Scholarships of \$1,000 were awarded to 10 outstanding students from our community and are part of MCFCU's ongoing commitment to supporting continuing education and empowering the next generation of leaders.

This year's scholarship recipients consist of five incoming college freshmen, four returning undergraduates, and one graduate school student. Fields of study range from biology, diagnostic ultrasound and business, to anthropology, history and law.

Gary Fukuroku, Maui County FCU President/CEO, expressed pride in the recipients and emphasized the importance of investing in the education of local students. "At Maui County FCU, we believe that education is a powerful tool for personal and community growth. By supporting these deserving students, we are investing in the future of Maui County. These scholarships represent our commitment to helping young people achieve their dreams and contribute positively to our society. We are incredibly proud of each recipient and look forward to seeing the great things they will accomplish."



Taylor Aloy  
Seattle University



Kalela Gaspar  
Grand Canyon University



William George  
University of Nevada



Devyn Gruber  
University of Hawaii Manoa



Hanale Kauhaahaa  
University of Hawaii Manoa



Ava Takahama  
Creighton University



Bennett Takahama  
Creighton University



Andrew Teruya  
University of Puget Sound



Kahanu Vista  
Grand Canyon University



Layce Yamauchi  
University of Hawaii William S. Richardson School of Law

## Annual Notices

### → Seeking Board Directors

Members interested in serving as a Board Director may submit their nomination by petition signed by 1% of the members. Petition and biographical data forms are available at the main branch in Wailuku. Deadline to submit nominations will be November 8, 2024, at the close of business.

The Nominating Committee of the Board consisting of Frederico Asuncion, Robert Kawahara, Moana Lutey and, Edwin Okubo submits the following nominees for the 2025 Annual Meeting election (three to be elected): Rhonda Loo, Richelle Lu, and Glenn Okimoto. Detailed nominee bios can be found at [mauicountyfcu.org](http://mauicountyfcu.org).

### → Share and Loan Audit Letters

In accordance with NCUA Rules and Regulations, our independent auditor (Kwock & Company CPAs) have begun conducting annual share and loan confirmation procedures. As part of the audit process, you may have been randomly selected by our auditors.

If you were selected, you will receive the letter in the mail in early November 2024, asking you to review your statement and confirm the amount listed on the letter. Please follow the instructions on the letter and respond by returning the signed confirmation letter in the pre-paid business reply envelope addressed to 3660 Wai'alae Avenue #304, Honolulu, HI 96816, which will be delivered directly to our auditors.

### → Important IRA Information

Action requested to avoid possible IRS penalties, Traditional IRA owners have required minimum distributions (RMD). If you have not already setup your RMD payment plan, or if you would like to make changes to your distribution, please contact us at (808) 244-7968. Withholding notice payments from your IRA are subject to federal income tax withholding unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the Traditional IRA RMD Payment Election Form available on our website. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes, but does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

### → Christmas Savings Account

If you have a Christmas Savings Account, your Christmas Savings funds will be automatically transferred to your specified savings or checking account by November 1st. You can view the credited amount by using our mobile app, online banking, or on your statement. Existing Christmas Savings Accounts will be renewed automatically.

# Supporting our community

## Golfing for Scouts



We had a good time golfing for a great cause at the 3rd Annual Maui Nui Scouting Tournament on August 17, 2024. Mahalo to Nick Tanaka and Kim Riglos for representing Maui County FCU at the event and to everyone who came out to support Maui's Scouts!

## Fostering Native Health



Employees and their keiki had the opportunity to support Native Hawaiian health and sustainable agriculture by volunteering with Nohona Health. In addition to learning about the healing properties of native plants, they cleared weeds, prepared the land, and planted 'Awa plants, which are used to alleviate stress and anxiety, and promote restful sleep.

## Feeding the Hungry



Members of our team came together to support the Maui Food Bank, rolling up their sleeves to prepare emergency food bags for families and individuals in need. It was a meaningful morning of service, contributing to the prevention of food insecurity in our community.

## Credit Unions of Maui Raise \$38,000 for Hospice Maui



Organizers of the annual charity golf tournament with Hospice Maui CEO pictured L-R: Trevor Tokishi (CEO, Valley Isle Community FCU), Alan Arai (Board Director, Valley Isle Community FCU), Clayton Fuchigami (CEO, Maui FCU), Rev. Msgr. Terry Watanabe (Hospice Maui), Gary Fukuroku (CEO, Maui County FCU), Melanie Dwyer (CEO, Hospice Maui), Kyle Williamson (VP of Lending, Valley Isle Community FCU), Kelly Tobita (CEO, Maui Teachers FCU), Guy Muraoka (Board Director, Kahului FCU), Michele Kawahara (VP, Maui County FCU), Craig Kinoshita (CEO, Wailuku FCU), and Myron Sakamoto (COO, Maui County FCU).

The Credit Unions of Maui are proud to announce the success of their 9th Annual Charity Golf Tournament, held on August 10, 2024, at The Dunes at Maui Lani. This year's event brought together 144 golfers and community supporters, resulting in a remarkable \$38,000 raised to benefit Hospice Maui, a local nonprofit organization dedicated to providing compassionate end-of-life care for Maui residents.

This year's tournament exceeded expectations, with participants enjoying a day of friendly competition, prizes, and philanthropy. The funds raised will directly support Hospice Maui's mission to offer comprehensive hospice and palliative care, including medical services, emotional support, and grief counseling, to individuals and families in need.

Hospice Maui's CEO Melanie Dwyer expressed heartfelt gratitude for the support: "The funds raised by the Credit Unions of Maui will help ensure that we can continue to offer high-quality, compassionate care to those facing life-limiting illnesses. We are deeply thankful for this generous contribution and the ongoing support of our community."



## EMPLOYEE NEWS



5 years of service  
Artcherlyn Marzan

### Zeruiah Koko

Member Service  
Representative II  
promoted to Senior MSR



## UPCOMING HOLIDAYS

October 14, Discoverers' Day

November 11, Veterans Day

November 28 - Thanksgiving Day

December 24 - Christmas Eve - close at 2:00pm

December 25 - Christmas Day

December 31 - New Year's Eve - close at 2:00pm

## LOCATIONS

### Wailuku Branch and Main Office

224 Kehalani Village Drive

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

### Kahului Branch

Maui Marketplace

270 Dairy Road, Suite 146

Monday - Friday 9:00 a.m. - 5:00 p.m.

Saturday 9:00a.m. - 1:00 p.m.

### Lahaina Branch

Fairway Shops at Ka'anapali

2580 Kekaa Drive, Suite 117

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

Tuesday - Thursday 9:00 a.m. - 2:00 p.m.

## Beware of Recent Scams

As technology evolves, so do the methods scammers use to exploit unsuspecting individuals. Recently, there has been an increase in scams that prey on people's fears, vulnerabilities, and goodwill. From fraudulent calls posing as law enforcement to elaborate online schemes, it's crucial to stay informed and vigilant.

Remember financial institutions like banks and credit unions will never ask for:

- Your Full Social Security Number: They may ask for the last four digits for verification, but never the full number.
- PIN or Password: A legitimate institution will never ask for your ATM PIN, online banking password, or security code.
- One-Time Passwords: If you receive a one-time password for a transaction you didn't initiate, do not share it. Financial institutions won't ask you to verify this code over the phone or via email.
- Credit Card CVV/CVC: While your credit card number may be requested for verification, the three-digit security code on the back should not be asked for unless you are making a transaction.
- Funds Transfers: They will never ask you to transfer money to a "safe" account or another account for any reason.

Here's a summary of some of the most prevalent scams currently circulating, including a particularly troubling one involving calls from the Maui Police Department.

### 1. Impersonation of Law Enforcement

One of the most alarming scams involves fraudsters posing as officers from the Maui Police Department (MPD). Calls may even be from a spoofed legitimate MPD phone number, including their non urgent number 808-244-6400. These scammers typically call victims, claiming that they owe fines, have warrants out for their arrest, or are involved in some legal trouble. The caller often pressures the victim to make an immediate payment over the phone to avoid arrest or further legal action.

What to Do:

- Verify the Call: If you receive such a call, do not panic. Hang up and contact the police department directly using a known, official number.
- Never Pay Over the Phone: Law enforcement agencies do not demand payments over the phone or threaten arrest in this manner.

### 2. Phishing Emails and Text Messages

Phishing scams remain a significant threat, with scammers sending emails or texts that appear to be from legitimate organizations, such as banks, online retailers, or even government agencies. These messages often contain links to fake websites designed to steal your personal information or infect your device with malware.

What to Do:

- Check the Sender: Scrutinize the sender's email address or phone number for slight misspellings or unusual domain names.
- Avoid Clicking on Links: Do not click on links in unsolicited messages. Instead, go directly to the official website by typing the URL into your browser.

### 3. Romance Scams

Romance scams involve fraudsters creating fake profiles on dating apps or social media to build relationships with their targets. Once trust is established, the scammer will fabricate a personal crisis and ask for money. These scams can be emotionally and financially devastating.

What to Do:

- Be Cautious: Be wary of anyone who professes love quickly or asks for money without meeting in person.
- Verify Identities: Use reverse image searches and other online tools to check if the person's photos or stories are linked to other known scams.

Staying informed is your best defense against these and other scams. Always take the time to verify any suspicious calls, messages, or requests for money or personal information.