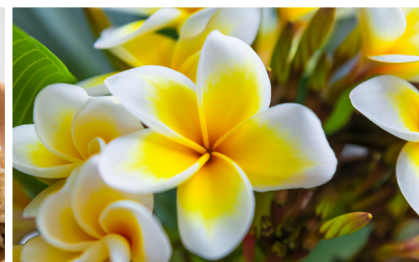




July 2018

THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



Uchoose & Get Rewarded

Receive **10,000 Uchoose reward points** when you open a new Maui County FCU credit card between July 1, 2018 and September 30, 2018. Uchoose reward points can be used for travel, merchandise, gift cards and more. Visit any of our branch locations or call our Consumer Loan Department for more information.



Maui Fair Tickets

PRE-SALE TICKETS 8/6-9/21

\$7 for adults • \$3 for children

TICKETS AT THE GATE

\$10 for adults & children



JOIN US FOR A Dinner Celebration

September 1, 2018

To commemorate the 1-year anniversary of our unification with West Maui Community FCU, we will be hosting a **celebration dinner at Waiola Church in Lahaina on September 1, 2018**. Doors will open at 4:30 p.m. The program will start at 5:00 p.m. Dinner will be catered by RVN and served at 5:45 p.m. Door prizes will be distributed at 6:30 p.m. Ticket sales will kick off on July 1st at our Lahaina Branch. Then, on August 1st, tickets will be made available for purchase at our Kahului and Wailuku Branches. Tickets will only be sold to MCFCU members on a first come, first serve basis. **Ticket cost is \$10.00**. The last day to purchase tickets is August 24, 2018.

Hoku Iki Account

A Maui County FCU Children's savings account is a great way to start the little one down the path of fiscal responsibility. When you refer a new Hoku Iki account between July 1, 2018 and September 30, 2018, you'll receive a \$20 Fun Factory gift card. Please visit any of our three branch locations to open a Hoku Iki account.



Spread the Word!

Refer a new member to us between July 1, 2018 and September 30th, 2018, and you'll both be entered to win a \$500 gift card.

Anyone who lives, works, and plays in Maui County is eligible to join. Spread the word and be sure to tell anyone you refer to mention your name to be entered into the drawing. Please swing by any of our three branch locations to join our Ohana.

Your Pass to Travel Convenience

Through our Preferred Affiliate program with Hawaiian Airlines, MCFCU members receive a **5% discount** on web fares!

GETTING YOUR DISCOUNT IS EASY!

1. Visit www.hawaiianairlines.com
2. Scroll to and click on the Preferred Affiliate link
3. Input the Preferred Affiliate code: MCFCU

Visit www.hawaiianairlines.com to get started today.



Did You Know?

You can make your property tax payments through your Maui County FCU account!

We have an agreement with the County of Maui which enables MCFCU members who own homes to establish a special account, which is dedicated to making semiannual real property tax payments when due. MCFCU withdraws the funds at the designated times, and makes remittance to the Maui County Finance Department on their behalf. Homeowners must belong to MCFCU to make property tax payments through the credit union. For more information, call (808) 244-7968.

PROTECT YOUR CHILD AGAINST FRAUD

According to the Washington Post, over 1 million children were the victims of identity theft in 2017. The majority of which were under 8 years old. Children's lack of a credit history makes it easier for criminals to open accounts with their information.

TO PROTECT YOUR CHILD'S ACCOUNT:

- Be aware of any bills or summons to your child. A child should not be getting jury duty notices or financial offers.
- Do not share personal identifiable information about your child. Be vigilant of what is posted on social media. Social security number, date of birth, and home address are all that is needed to open an account and establish credit.
- Monitor your child's credit report if you suspect their identities have been compromised.
- Keep social security information locked and out of view. Identity theft against children is more often a crime of opportunity committed by someone familiar to the victim around 60% of the time.

Preventing fraud from occurring now will help ensure a bright financial future for your children.

Hawaii

You can save an average of \$427* on auto insurance with Farmers Insurance Hawaii!

As a Credit Union member, here's why you should switch to Farmers Insurance Hawaii for your auto insurance needs:

- Discount rates on auto insurance for being a Credit Union member
- Discount on auto insurance if you own a home or condo
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii
- Local claims servicing and 24/7 claims assistance



Call the Credit Union member sales and service line at **800-515-1023**



Keycode: 6FMCUA

farmershawaii.com | follow us on



* Average savings from information provided by new policyholders from 8/1/16 to 8/1/17 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

GCUL-Ad-25-0218

Credit Unions of Maui 5th Annual Charity Golf Tournament

Proceeds Benefit MMMC Foundation

**Kahili Golf Course
Sat. Aug. 11, 2018**

6:30 a.m. Check in • 8:00 a.m. Shotgun Start

**\$150 Per Player
Limited to 144 Players**

Two Person Teams
Modified Scramble
(Two Putt Maximum)
Maximum Handicap
Men = 24
Women = 36



MAUI MEMORIAL
MEDICAL CENTER

Foundation

BECAUSE LIFE IS PRECIOUS.

**Sponsors and Golfers needed!
Contact your credit union for
more information.**



Online Education Center

Maui County FCU recently launched an Online Education Center to help our members better understand and maximize the services we offer.

We've created some videos to assist with the learning process. Visit mauicountyfcu.org/onlineEducationCenter.html to watch the videos.



Mortgage Loans

Act fast to take advantage of historically low mortgage rates.

Maui County FCU offers a myriad of home financing options that include 30, 15, and 10-year terms. In addition, we have second mortgage options that enable you to benefit from the equity your home has accumulated.

Contact a Mortgage Loan Officer for more information.

Voter Registration & Absentee Applications

In anticipation of the General Election held on November 6th, 2018 Maui County FCU will have voter registration and permanent absentee applications available at our three branch locations. The form can be used for first time registrants, name changes, address changes, and requests to permanently vote by mail.



Personal & Consolidation Loans

Here's a credit union factoid: In 1850, Franz Hermann Schulze-Delitzsch organized a cooperative for farmers in Germany who found it difficult to borrow money from other financial institutions.

Fast forward to today and you can find Maui County Federal Credit Union carrying on the tradition of helping the underserved. Trust that we're here to help. We're proud to offer personal and consolidation loans to meet your financial needs, whether it be farming, a vacation, paying down debt, etc.

Swing by any of our branches to speak with a Consumer Loan Representative or give us a ring.



Where is the love?

Sprint Corp. offers "Love my Credit Union Rewards" that places money back in your wallet. Current Sprint customers and new Sprint customers are eligible for rewards. Register for these awards by visiting lovemycreditunion.org/SprintCreditUnionMemberCashRewards.



How Sprint Credit Union Member Cash Rewards Works:



\$100 Cash Reward for every new line switch to Sprint



\$50 Cash Reward for every line transferred into Sprint Credit Union Member Cash Rewards



Plus, an annual \$50 Loyalty Cash Reward for every line

Loan Rates

Effective June 1, 2018

*APR = Annual Percentage Rate

AUTO LOANS

New and Used Autos as low as2.90% APR*

*The rate stated is based on an evaluation of applicant credit, income, auto payment and collateral.

PERSONAL LOANS

As low as4.75% APR*

*The rate stated is based on an evaluation of applicant credit, income, and auto payment.

HOME EQUITY LOANS

As low as4.75% APR*

*The rate stated is based on credit history, income, loan to value ratio, financial condition of applicant, and condition of collateral.

REAL ESTATE LOANS

A wide variety of Mortgage Solutions

For current rates see our website or call 244-7968 option 6.

SHARE SECURED LOANS

As low as2.00% APR*

CONSOLIDATION LOANS

As low as4.75% APR*

*The rate stated is based on an evaluation of applicant credit, income, auto payment and collateral. Your rate may differ from our lowest rate and is determined by an evaluation of credit history, credit score, debt to income ratio, collateral, loan term, and automatic payroll deduction. Rates, terms, and conditions are subject to change without notice.

All rates are as of 6/1/18 and are expressed as Annual Percentage Rates (APR). Loans are subject to credit approval and rates, terms and conditions are subject to change without notice.

Dividend Yields

APY = Annual Percentage Yield

Regular Share Account.....0.20% APY

Christmas Club Account*.....0.20% APY

IRA Share Account

Traditional, ROTH, & Coverdell ESA

Call for current rates

Share Draft Account.....0.10% APY

Share Certificates

6-, 12-, 24-, 36-, 48-

and **60-Month** terms

Call for current rates

Annual Percentage Yields (APY) shown are accurate as of 6/1/18. The rates may change after the accounts are opened. Fees could reduce earnings on the accounts. Minimum opening deposit is \$5.00 for Regular Share, Christmas Club and IRA Share Accounts. Minimum opening deposit for Share Draft Accounts is \$50.00. Minimum balance to earn the APY is \$100.00 for Regular Share and Share Draft Accounts. Dividends are accrued monthly and credited to your account on the last day of each month.

For term share certificates, a penalty will or may be imposed for early withdrawal. Maintenance or activity fees could reduce the earnings on the account.

*Dividends for Christmas Club Accounts are credited to your account annually on 11/01.

MAIN OFFICE

1888 Wili Pa Loop
Wailuku, HI 96793-1272
(808) 244-7968 • Fax (808) 242-1690
Monday - Friday 8:30 a.m. - 4:30 p.m.

KAHULUI BRANCH (MAUI MARKETPLACE)

270 Dairy Road, Suite 146
Kahului, HI 96732
(808) 446-8698

Monday - Friday 9:00 a.m. - 5:00 p.m.
Saturday 9:00 a.m. - 1:00 p.m.

LAHAINA BRANCH

270 Lahainaluna Road
Lahaina, HI 96761
(808) 661-4825

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

Neighbor Islands (800) 783-6597
Teller Tone Service (800) 285-2932

WWW.MAUICOUNTYFCU.ORG

BOARD OF DIRECTORS

Edwin Okubo, Chairman
Clifford Zane, Vice Chairman
Karen T. Oura, Secretary/Treasurer
Frederico Asuncion, Director
Robert S. Kawahara, Director
Richelle Lu, Director
Glenn Okimoto, Director

SUPERVISORY COMMITTEE

Ralph N. Nagamine
Greg Takahashi
Robin Tanaka
Wesley Yoshioka

PLEASE CALL THE CREDIT UNION AT
244-7968 OR (800) 783-6597 FOR
CURRENT RATE INFORMATION OR IF
YOU HAVE QUESTIONS

Privacy Notice: If someone such as a friend, family member, tenant, dealership or escrow company is making a deposit or loan payment on your behalf, we will NOT process the transaction unless the non-accountholder either provides your full member number or provides a previous receipt showing the truncated member number and member name. This is to protect your privacy.

Staff News



Employee of the Quarter

Jennifer Siverly

Congratulations to Jennifer Siverly, who was nominated as our Employee of the Quarter by her co-workers! Thank you for your hard work and dedication to the Credit Union and our members.

Promotions

Congratulations to the following employees on their recent promotions!



Cherilyn Kelekoma
Senior MSR
Lahaina Branch



Jayme-Lynn Kashiwamura
Loan Processor
Wailuku Branch



Kimberly Riglos
Loan Processor
Wailuku Branch

Branch Closures

July 4
INDEPENDENCE DAY

August 17
ADMISSIONS DAY

September 3
LABOR DAY

MCFCU CHECK-UP

	May '18	May '17	Difference	% Change
Members	18,947	15,488	3,459	22.33%
Total Shares	273,369,622	236,415,964	36,953,658	15.63%
Loans	143,130,440	135,263,870	7,866,570	5.82%
Assets	321,856,243	276,476,526	45,379,717	16.41%



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

