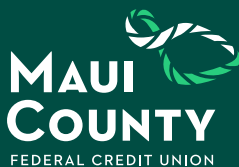


Mālama



JULY 2025

connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

Help Your Teen Build Smart Money Habits - and Get a Yeti!

Looking for a way to teach your teen about managing money and giving them a head start on financial success? Our Teen Account is the perfect way to do just that! It's designed to help teens ages 13-17 learn the value of saving, spending wisely, and building good financial habits early on.

Why a Teen Account is a smart move:

- Teens get a **free contactless debit card** with the opening of a checking account, giving them real-world experience managing their own spending.
- With our **mobile app**, they can check balances, deposit checks, and watch their money grow—all from their smartphone.
- We reward good grades, teens can **earn \$1 for every A or ME** (up to \$5 per quarter).
- They get **free coin machine access** — turning spare change into savings!
- **Learn and earn** with the Zogo financial education app. Teens earn points by completing bite-sized lessons and can enter to win \$25 by playing on a leader board just for our Teen members.

A bank account isn't just a place to hold money, it's a stepping stone to financial independence - teaches them responsibility, helps them set goals, and gives them confidence in managing their finances.

Bonus for YOU: Refer a new Teen member and as a thank you, you'll receive a free 26oz Yeti water bottle (while supplies last)! It's our way of saying mahalo for helping your teen start their financial journey.

Stop by a branch or visit mauicountyfcu.org to make an account opening appointment today and help your teen take the first step toward a brighter financial future!

From Uncertainty to Relief: Grateful for Help We Never Knew was Possible



My name is Chaz, and I'm a proud new member of Maui County Federal Credit Union. Although I haven't been a member for very long, the Credit Union has already helped my family through some incredibly difficult times, and continues to support us as we face new challenges.

It all started when we shared our situation with a close family friend, who pointed us to Maui County Federal Credit Union. That simple conversation opened the door to the help we desperately needed. From the very beginning, the process was smooth and reassuring, thanks to Anela and Shaina.

Anela reached out to guide me through the loan application process, making sure I understood every step and following up thoroughly on all the required

documentation. She moved things along quickly and kept me informed the entire time. Shaina reviewed our documents with care and approved the loan within the time frame we needed to take care of our situation.

Going into this, we were nervous and uncertain. We had never applied for a loan before and feared we might be denied. But Anela and Shaina treated us with compassion and professionalism. They made us feel safe, supported, and never judged. It felt like we had known them for years, and we truly felt we could trust them.

I am so thankful we were referred to Maui County Federal Credit Union. It's comforting to know that there are still people out there who genuinely care and are willing to help when life gets tough.

Golf for a Good Cause



Scan the QRC below for event details, sponsorship opportunities, and registration form.



The Credit Unions of Maui are gearing up for their 10th Annual Charity Golf Tournament on Saturday, August 9, 2025, at The Dunes at Maui Lani Golf Course, and you're invited to join in the fun for a great cause!

This year's tournament will benefit the Pacific Cancer Foundation, a local nonprofit that provides free, compassionate support services to Maui residents facing cancer. From patient navigation and transportation to nutritional support and support groups, the Foundation ensures that individuals and their families receive the care they need close to home.

Golfers of all skill levels are welcome to participate in this four-person, modified scramble tournament. Registration begins at 6:00 a.m. with a 7:30 a.m. shotgun start. For \$175 per player, participants will enjoy a round of golf, a cart, green fees, two mulligans, and a post-tournament lunch at Fuego Argentinean Steakhouse. Early birds who register by July 3 will also be entered into a special prize drawing!

In addition to great golf, players can look forward to on-course contests, exciting door prizes, and the rewarding feeling of giving back to a cause that truly makes a difference in our community.

Over the past decade, the Credit Unions of Maui, including Kahului FCU, Maui Fed CU, Maui County FCU, Maui Teachers FCU, Valley Isle Community FCU, and Wailuku FCU, have raised more than \$266,000 through this annual event to support healthcare-related nonprofits throughout Maui County.

Mahalo Board Directors

We extend our heartfelt gratitude to two remarkable individuals whose leadership and commitment have shaped the growth and direction of Maui County Federal Credit Union.

After 10 years of service on our Board of Directors, **Robert Kawahara**, is stepping down, leaving behind a legacy of thoughtful guidance and advocacy for our members' best interests. Throughout his tenure, he played an essential role in helping to advance our strategic goals and ensure the financial well-being of the credit union and our community.

We also honor **Fred Asuncion**, who has served on the Board for nearly 40 years. As a true pillar of our organization, he helped steward the credit union through decades of change and growth, always with a deep commitment to the credit union philosophy of "people helping people." In recognition of this extraordinary service, we are proud to bestow upon him the honorary title of Director Emeritus, a lasting symbol of our appreciation and respect.

Mahalo to both of these outstanding leaders for their invaluable service. Their wisdom, dedication, and passion for the credit union mission have left an enduring mark on our organization and the members we serve.

CEO Announcement from Our Board of Directors

As shared in our recent annual report and April 2025 newsletter, our long-serving President / CEO Gary Fukuroku will officially retire on August 31, 2025, after more than three incredible decades of leadership, growth, and service to our members and community. Since 1991, he has helped transform our credit union from a single-branch operation with just nine employees and 6,000 members into the thriving institution we are today, with three branches, a talented team of 70, and more than 20,000 members across Maui County.

Under his leadership, our credit union has transformed in every way. He led the construction of two main office buildings, modernized our core data processing systems, and expanded our locations, products and services to meet members' evolving needs - introducing everything from digital banking and rewards checking account to youth accounts, mortgages, credit cards, and HELOCs. More than the numbers, it's his unwavering commitment to our members and staff that has shaped the culture of service and care we are so proud of today.

On behalf of the Board of Directors, we extend our heartfelt appreciation and aloha to Gary for his decades of leadership, steady guidance, and deep dedication to our mission. His legacy will continue to inspire us for years to come.

We are also excited to announce the appointment of Michele Kawahara as the next President / CEO of Maui County Federal Credit Union. For the past five years, she has served as our Vice President, working closely with our outgoing CEO and leadership team to shape our strategic direction and support our continued growth. Prior to that, she served as CEO of West Maui Community Federal Credit Union for nearly 14 years, bringing a deep understanding of both credit unions and the unique needs of our Maui community.

With Michele at the helm, we are confident that our credit union is in excellent hands. We look forward to this next chapter of leadership, service, and continued commitment to the members and communities we serve.

Thank you for your continued trust in us. We're excited for all that lies ahead!

Mahalo,

Rhonda Loo
Chair, Board of Directors

Helping our community

Lahainaluna High School Financial Education Classes and Scholarship Awardees

Congratulations to this year's Lahainaluna High School scholarship recipients! Pictured at right with Maui County FCU CEO Gary Fukuroku and Lahaina Branch Manager Emi Sodehani-Cabanilla are Michelle Arzaga, Bryson Aquino, and Princess Jaazyen Tamamao. Not pictured are fellow recipients Zyon Auwae and Asher Becker.

Mahalo to Mr. Niko and his Lahainaluna High School business classes for completing our sponsored financial education curriculum and welcoming us to speak about credit unions and the importance of credit scores and reports.



Support Maui's Keiki: Donate to Our School Supply Drive through July 19

We're proud to once again team up with The Salvation Army for the annual Adopt a Backpack program! From June 23 through July 19, 2025, all Maui County FCU branches will be collecting new school supplies and monetary donations to help local students start the school year with confidence and the tools they need to succeed.

Donated supplies will be packed into backpacks and distributed to keiki across Maui County who need a helping hand. Every item and dollar stays right here in our community.

You can drop off donations at any of our branch locations in Kahului, Lahaina, or Wailuku during regular business hours. We're accepting

school essentials like backpacks, notebooks, pencils, crayons, and more. View the list of suggest supplies at right.

Monetary donations to The Salvation Army's Adopt a Backpack fund are also accepted at all branches. These donations are 100% tax-deductible and will go directly toward purchasing supplies for students in need.

"Together, we can help relieve some of the stress families feel during back-to-school season and make sure every student feels prepared," said Gary Fukuroku, President & CEO.

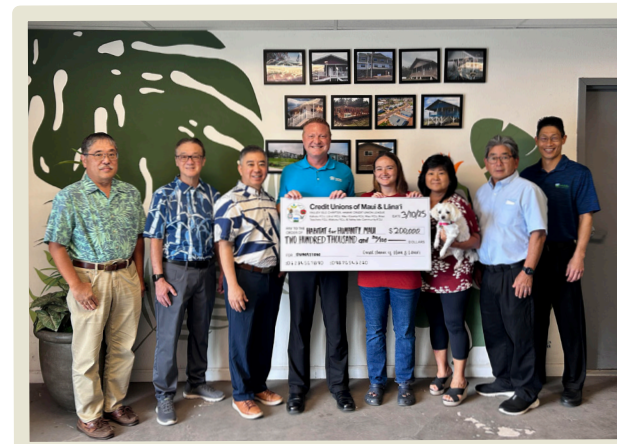
Families in need of school supply assistance can contact The Salvation Army at (808) 871-6270.

School Supplies List

- Backpacks (no wheels)
- 3 Ring binders
- 2 Pocket portfolios
- Composition and notebooks
- Ruled filler paper
- 4 oz white glue sticks
- Blue/black ball point pens
- No. 2 pencils and erasers
- 12" Ruler
- Watercolor paints
- Crayons and colored pencils
- 6" Scissors
- Highlighters
- Tabbed dividers
- Index cards



Credit Unions of Maui Support Wildfire Recovery with \$200,000 Donation



Credit Unions of Maui representatives from left: Guy Muraoka of Kahului FCU, Gary Fukuroku of Maui County FCU, Trevor Tokishi of Valley Isle Community FCU, Kelly Tobita of Maui Teachers FCU, Clayton Fuchigami of Maui Fed CU, and Craig Kinoshita of Wailuku FCU.

The credit unions of Maui have come together to make a big difference in the lives of those affected by the 2023 wildfires! Thanks to the generosity of the Credit Unions of Maui a total of \$200,000 was donated to Habitat for Humanity Maui to help with wildfire recovery efforts.

This donation helps provide critical home repairs and rebuilding for families who lost everything in the fires. Matt Bachman, Executive Director of Habitat for Humanity Maui, expressed his thanks: "We are incredibly grateful for the generosity of Maui's credit unions. This donation will go directly toward helping fire survivors rebuild their homes and lives. With so many families still in need of permanent housing, partnerships like this are essential to accelerating the recovery process."

Habitat Maui's wildfire recovery programs provide both financial assistance and reconstruction support to affected homeowners. Through these initiatives, families receive help covering insurance gaps, essential repairs, and full home rebuilds, ensuring they have a safe and stable place to live.

To learn more about Habitat for Humanity Maui and how you can support wildfire recovery efforts, visit habitat-maui.org/disaster-relief.



MAUI COUNTY
FEDERAL CREDIT UNION

EMPLOYEE NEWS



Congratulations
Bobbie



Bobbie Pagay
Community
Relations Specialist
40 Years of Service

Myron Sakamoto
Chief Operations Officer
25 Years of Service



Wes Higuchi
Chief Lending Officer
15 Years of Service

U'i Kelekoma
Wailuku Operations Manager
15 Years of Service



Rena Mukini
Member Service
Representative promoted to
Collections Officer

Personal Loans to Support You Through Every Stage of Life

We understand that life can bring unexpected expenses or exciting opportunities. Whether you're planning for a big life change or need some extra support to get through a tough time, a personal loan can be a helpful solution.

Here are a few situations where a personal loan could be what you need:

- **New College Graduate? Start Building Your Future!** You've worked hard for that diploma—now it's time to take the next step. A personal loan can help with moving costs, covering living expenses as you settle into your new job, or even starting to build credit. It's an investment in your future that can help you get started on the right foot.
- **A Growing Family? Take Care of What Matters Most!** For parents, unexpected expenses can pop up at any moment—whether it's a medical bill, emergency repairs, or preparing for a new baby. A personal loan can give you the flexibility to manage these costs without stress, so you can focus on what's important—your family.
- **Dealing with Debt? Simplify Your Finances!** If you're feeling overwhelmed by high-interest credit card debt, a personal loan can help. By consolidating your debt into one loan with a lower interest rate, you can save money and pay off your balances faster.
- **Handling Unexpected Expenses? We've Got You Covered!** Emergencies can happen at any time, whether it's an urgent medical expense or unexpected home repairs. A personal loan can help you cover those costs without having to dip into savings or put things on a credit card with high interest.

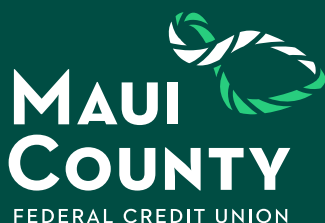
We're Here to Help You Achieve Your Goals

We offer personal loans that are designed to meet your needs, whether you're just starting out or planning for the future. With easy online applications, local support, and affordable rates, we're ready to help you with whatever life throws your way.

If you're thinking about a personal loan, don't hesitate to reach out to us. Our team is here to answer any questions and guide you through the process. Together, we can help you make smart financial decisions for every stage of your life. Scan the QRC at right to schedule your loan consultation or stop by any branch.



Kahului Branch Celebrates 15 Years



Kahului Branch
Maui Marketplace
270 Dairy Road, Suite 146
Monday - Friday 9 a.m. - 5 p.m.
Saturday 9 a.m. - 1 p.m.

Lahaina Branch
Fairway Shops at Ka'anapali
2580 Kekaa Drive, Suite 117
Monday - Friday 8:30 a.m. - 4:30 p.m.

Wailuku Branch and Main Office
224 Kehalani Village Drive
Monday - Friday 8:30 a.m. - 4:30 p.m.
MAUICOUNTYFCU.ORG
INFO@MAUICOUNTYFCU.ORG

Insured by NCUA

