

# Mālama connection

THE NEWSLETTER FOR MEMBERS OF MAUI COUNTY FEDERAL CREDIT UNION

## Spring Into a New Ride

Spring is a great time to make your move on a new or used vehicle – and Maui County Federal Credit Union is here to help make it happen. With competitive interest rates, flexible repayment terms up to 84 months, and a fast, easy application process, financing your next car has never been simpler.

Best of all, you'll work directly with one of our local lending professionals who can guide you through the process and get you on the road quickly. Apply online from the comfort of home or stop by any branch to get started.

### Ready to drive away with a great deal?

Scan the QRC or visit [mauicountyfcu.org](http://mauicountyfcu.org) for details on our LOW special rate available for a limited time.



## Go Paperless with eStatements

Simplify your finances and ditch the paper pile – enroll in eStatements today!

Your statements will be delivered securely to your "Documents" in digital banking several days before a paper statement would arrive. No more worrying about lost or stolen mail. Plus, easily search past transactions and analyze your spending and savings trends to help build a better budget, all in one place.

Enrolling is easy. Log in to Online Banking, click on "Documents," and sign up. Your eStatements will be available starting the following month.



**Save a tree,  
go paperless!**



## Own Your Financial Future

For many of us, money can feel like a subject we were never quite taught – yet it shapes nearly every decision we make. Where we live, how we plan for the future, and whether we feel secure or stressed on any given day. Financial literacy isn't just a buzzword. It's the foundation of a life lived on your own terms.

April is Financial Literacy Month, and this year we're approaching it a little differently. Rather than a checklist of tips and tricks, we want to speak honestly about something most of us have felt at one point or another – that financial confidence can feel out of reach. It's hard to know where to start when no one ever showed you how.

### You Are Not Alone

If that sounds familiar, you're far from alone. Financial stress is one of the leading sources of anxiety for adults across all income levels. It affects our relationships, our health, and our ability to show up fully for the people we love. The pressure is real – and so is the path forward.

### Progress Over Perfection

The truth is, financial empowerment isn't reserved for people who started with more. It isn't about being perfect with money or

having all the answers. It's about making one informed decision today that puts you slightly more in control than you were yesterday. A budget that reflects your real life. A savings habit that starts small and grows over time. An understanding of credit that helps you borrow smarter. These aren't big, intimidating milestones – they're daily practices that compound into lasting change.

### Stronger Together

When our community members feel financially confident, the ripple effect extends beyond their personal bank accounts. Families are more stable. Parents model healthy money habits for their children. Neighbors invest in each other. Financial wellness strengthens our entire 'ohana.

### Your Next Step Starts Today

This April, we invite you to lean into the conversation – not because you have something to fix, but because you deserve the tools to build the future you're working toward. Progress, not perfection, is the real definition of financial empowerment.

>> Visit [mauicountyfcu.enrich.org](http://mauicountyfcu.enrich.org) to take your free Financial Health Check and start your journey today.

## A Message from Our CEO



Dear members,

With sincere gratitude, I reflect on a year defined by service, resilience, and care for one another. Mālama Kākou, we care, is more than a phrase; it is how we show up for our members, our community, and one another each day. As we honor the retirement of former President and CEO Gary Fukuroku and his decades of leadership and commitment to our members, I am humbled to carry the responsibility of leading Maui County Federal Credit Union into its next chapter, building on the values that have shaped us while thoughtfully preparing for the future.

Everything we do is centered on building meaningful, lasting relationships with our members. In 2025, we welcomed 1,374 new members to our credit union family, reaffirming the strength of our cooperative model. More importantly, we had the privilege of supporting members at key moments in their financial journeys. We helped 488 members purchase a vehicle, 47 members buy a new home, and 79 members use the equity in their home to support important financial needs. In addition, 593 members reached personal financial milestones, whether that meant consolidating debt, building savings, or preparing for what comes next.

Being a trusted resource for financial well-being remains central to who we are. Beyond offering products and services, our goal is to provide guidance, education, and reassurance when financial decisions feel complex or uncertain. This commitment extends to future generations as well. In 2025, we provided financial literacy education to more than 600 students across our community, helping equip young people with the knowledge and confidence to make informed financial decisions for years to come.

Our impact also reaches beyond our branches. Last year, our employees contributed 374 hours of service to 18 local nonprofit organizations, supporting causes that strengthen Maui and care for our neighbors. These efforts reflect our belief that a strong credit union is one that gives back and remains deeply connected to the community it serves.

At the same time, we continue building our digital and technology capabilities to better support you today and into the future. Enhancements to our digital banking tools and internal systems allow us to deliver more convenient, secure, and personalized experiences while empowering our employees to serve you more efficiently.

None of this progress would be possible without the dedication of our employees, the guidance of our Board of Directors, and the continued trust of you, our members. Together, we are building a credit union that honors its roots while thoughtfully preparing for what lies ahead.

Mahalo for being part of our cooperative. We are grateful for your confidence in Maui County Federal Credit Union and look forward to continuing to serve you and our community for generations to come.

Michele Kawahara  
CEO & President

## Saving for Big Dreams, One Deposit at a Time



Kloey is a bright, happy-go-lucky six-year-old who already knows something many adults are still learning: saving money matters. A first grader at Princess Nahenahe School, Kloey fills her days with hula dancing, splashing at the beach, and dreaming of Mickey and Minnie Mouse. She speaks 'ōlelo Hawai'i with pride, and she carries that same spirit of aloha into everything she does – including the way she saves.

### Earning the Right Way

Kloey earns her money the old-fashioned way – by working for it. She helps her papa and tūtū around the house, and she keeps her room clean to earn a little extra. Every dollar she earns, she saves. Not because she has to, but because she wants to.

"She always wants to save her money for when we rebuild our house," shares Kloey's mom, Kele-Jo. "She's just so loving and caring." At just six years old, Kloey isn't saving for toys or candy – she's saving for her family's future. That's the kind of heart that makes a Kids Club account mean so much more.

### More Than Banking – It Feels Like Family

For Kloey, walking through the Maui County Federal Credit Union (FCU) doors feels like coming home. Every visit she and her family are greeted with big smiles, warm hellos, and staff who know them by name.

"Every time we walk through the doors, everyone welcomes us," Kele-Jo says. "They tell me 'hi' by my name and ask how I am. I feel like they're my friends and family." That sense of belonging is what sets a credit union apart. Members aren't just account numbers – they're neighbors, 'ohana, and community.

### An Account Just for Kids Makes Saving Fun

One of Kloey's absolute favorite things? Making her deposits. Every time she brings her money in, she earns tokens – and those tokens are serious business. She saves them up patiently, holding out for the bigger prizes rather than spending them right away.

Her go-to prize? Slime. It's her favorite, hands down. But the Kids Club prize selection has something for everyone – including some toys that, as Kloey will happily tell you, "Mommy won't buy." Her latest redemption was a grocery basket set, a prize she was especially proud to pick out herself.

"I love saving my money so I can get tokens and get gifts that I get to pick out," Kloey says. "I'm so thankful for all these ways that keep me excited to save my money."

And here's something Kloey wishes more kids knew: the Kids Club doesn't just reward saving. It rewards good grades, too. That's right, bringing home strong report cards earns tokens just like depositing money does. For a student like Kloey, working hard at Princess Nahenahe School is just one more reason to look forward to her next visit to the credit union.

That excitement is exactly what the Kids Club is designed to create – turning saving and learning into something kids genuinely look forward to, so great habits grow right along with their savings.

### A Bright Future

Kloey doesn't just dream big. She's saving for those dreams, one deposit at a time. Whether it's rebuilding a home, dancing hula on a bigger stage, or one day visiting Mickey and Minnie at Disneyland, her savings account is growing right alongside her.

And with the Maui County FCU 'ohana cheering her on every step of the way, Kloey's future looks very bright indeed.

## Learning Smart Money Habits



It's never too early to start building smart money habits! Maui County FCU's Kids Club Account makes saving fun and rewarding for children newborn to 12 years old – and right now, new Kids Club members receive 20 free tokens upon account opening through June 30, 2026!\*

### Why Join the Kids Club?

Getting started is simple. With just a \$5 minimum deposit, your child begins their savings journey. Accounts with a balance over \$100 even earn interest, so their money grows while they learn!

### Fun Perks and Rewards!

We want to make saving exciting, so we offer awesome rewards that kids actually look forward to:

- Free Maui County FCU piggy bank – A fun way to start saving at home.
- Earn tokens – For every \$10 deposited (up to \$50 per day), kids receive one token.\*
- Redeem tokens for prizes – Visit any branch to trade in tokens for cool rewards!\*
- Birthday bonus – Get double tokens (up to 10 tokens) on your special day!\*
- Good grade rewards – Earn \$1 per A or ME (up to \$5 per quarter) when you bring in your report card. (Report cards must be from the most recent grading period and submitted within one month. Progress reports are not eligible.)
- Free coin machine access – Bring in your piggy bank savings and exchange coins for cash at no cost!

### Start Saving Today!

Now through June 30, 2026, new Kids Club members receive 20 free tokens upon account opening, giving them a head start on redeeming great prizes from our Prize Corner right away.

Book an appointment online or visit any Maui County FCU branch with your child to open a Kids Club Account today!

\* Kids Club member must be present to receive and redeem tokens.

## Welcoming Members Back to Our Lahaina Branch

We are pleased to announce the reopening of our Lahaina Branch at 270 Lahainaluna Road on January 12, 2026, marking a meaningful return to our home in Lahaina.

"We reopen our Lahaina branch with deep humility and gratitude," said Michele Kawahara, President and CEO of Maui County Federal Credit Union. "While this building was spared, we know many in our community were not. Our hearts remain with everyone who experienced loss. This reopening is not about returning to 'normal,' but about continuing to show up for our members and our community with care, respect, and aloha. This reopening also reflects the resilience of our Lahaina team, several of whom were personally impacted by the fires, as well as the patience and support of members."

All standard branch services are available at the Lahaina Branch, including ATM, new account openings and loan consultations. Hours of operation remain the same Monday through Friday, 8:30 a.m. to 4:30 p.m.

We remain committed to caring for our members' financial well-being and to supporting the ongoing recovery of the Lahaina community.





# Congratulations EMPLOYEES



**Renee Saribay**  
Accounting Clerk  
25 years of service

### Zeruiah Koko

Promoted from Senior Member  
Service Representative to  
Member Care Specialist



## UPCOMING HOLIDAYS

- May 25 - Memorial Day
- June 19 - Juneteenth Day
- July 3 - Independence Day observed

## Scholarship Applications Now Open

We're excited to share that we're awarding ten scholarships, each worth \$1,000, to support students in furthering their education in 2026! Since establishing our scholarship program in 2002, we've awarded \$297,000 to help young members achieve their academic goals. Do you want a chance to win? Review the criteria below and submit an application!

### Who Can Apply?

To qualify, you must:

- Be a current Maui County Federal Credit Union member for at least one year and remain a member when scholarships are awarded.
- Be a high school graduate or have a GED Certificate.
- Be enrolled full-time in college or a vocational program.
- Be working toward a Bachelor's, Master's, Doctorate, or Vocational degree.
- Not have received this scholarship before.

You must also register at [maucountyfcu.enrich.org](http://maucountyfcu.enrich.org) and complete these courses:

- *Borrowing Smart & Preparing for Higher Education* (20 minutes) - Learn how to borrow student loans wisely.
- *Using Credit Cards Responsibly* (20 minutes) - Learn smart ways to use credit cards.
- *Staying on Track with Student Loans While in School* (25 minutes) - Get tips on managing student loans while studying.
- *Creating a Budget & Sticking to It* (15 minutes) - Discover how to build a budget and develop smart spending habits that last.
- *Choosing a School and Understanding Costs* (20 minutes) - Explore how to evaluate college costs and funding options to make an informed decision.

### How Winners Are Chosen

10 students will win a \$1,000 scholarship, chosen through a random drawing. Each recipient can only win once in a lifetime. All qualifications must be met, and applications must be submitted by May 31, 2026.

Scan the QR code for full details and the application form. Have questions? Contact us at [hello@maucountyfcu.org](mailto:hello@maucountyfcu.org).



SCAN TO  
APPLY

## Newly Elected Board Directors



We're privileged to have Christian Apo Takayama, Moana Lutey, Edwin Okubo, and Kristen Szabo (pictured above, left to right) continue serving on our Board of Directors for another two years. Their election was approved by the members present at our 2026 Annual Membership Meeting, held on Thursday, March 5th. We appreciate their ongoing dedication and commitment to our credit union and community.

**Get Away Today**  
KIDS SUMMER TICKET OFFER  
Child tickets starting  
**FROM ONLY \$48 PER DAY**  
+ FREE PARK HOPPER® UPGRADE  
for 1, 2 & 3-Day Tickets | valid 5/22 - 9/7/26 for ages 3-9