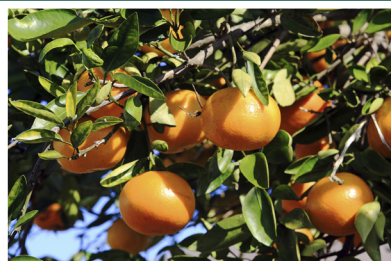


# THE BEACON

*The Newsletter for Members of the Maui County Federal Credit Union*



## Share Draft / Mālama Rewards Checking Account



At Maui County Federal Credit Union, you deserve a checking account that goes beyond ordinary, one that offers higher earnings on deposits, ATM fee refunds, and 24-hour access wherever you go.

### Our Mālama Rewards Checking features:

- 2.00% APY\* on average daily balances less than \$25,000
- ATM fee refunds up to a maximum of \$20.00 per month
- 24-hour access with free online banking, e-statements, and telephone access

Plus, when you open a regular share draft account or a Mālama Checking account, you'll receive a free personalized debit card with MyCard Creation! Stop by the Credit Union to learn more about our share draft options today.

\*Qualified accounts only. To qualify for 2.00% APY account must have 10 or more signature debit transactions, receive one direct deposit or ACH debit transaction, and enroll in E-Statements.

## FINANCE SUMMER FUN!

Whether you've been dreaming of traveling the world, planning a wedding, or upgrading your ride, Maui County FCU can help you get the financing you need to make big things happen.

**LOW RATES & CONVENIENT TERMS ON**

**Auto Loans • Personal Loans  
Credit Cards • And More!**

Stop by the Credit Union for current rates and application information.



With hot summer rates on our Home Equity Line of Credit (HELOC), there's never been an easier, more affordable way to turn your home's equity into cash for everything you dream.

- Make home improvements
- Treat yourself to a special vacation
- Make a major purchase (appliances, home furnishings, computer, etc.)
- Consolidate debt
- Pay off a higher rate mortgage
- Further your education

Plus, when your new HELOC is booked, receive a free Amazon Echo! For current rates and application information visit us online at [www.maui-countyfcu.org](http://www.maui-countyfcu.org).



# Credit Unions of Maui

## 4<sup>th</sup> Annual Charity Golf Tournament

*Proceeds Benefit MMMC Foundation*

**Kahili Golf Course**  
**Sat. Aug. 12, 2017**

**7:00 a.m. Check in**

**8:30 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

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



**MAUI MEMORIAL**  
MEDICAL CENTER

*Foundation*

BECAUSE LIFE IS PRECIOUS.

## ON THE RADAR:

**SCAM**  
*Protection*

If you regularly pay bills, shop, and log in to financial accounts online, Maui County Federal Credit Union would like to remind you to carefully watch your spelling when typing web addresses. Typosquatting, also known as URL hijacking, is currently trending and targets internet users who incorrectly type a web address in their browser (i.e. Google.com instead of Google.com). When users make this typographical error, they may be led to an alternative website designed and owned by a hacker.

### **More about Typosquatting:**

- Hackers often create fake websites that imitate the look and feel of your intended destination, so you may not realize you're at a different site.
- Sometimes the sites exist to sell products and services, but most often they are intended to steal your personal identifiable information, such as credit cards or passwords.
- These fake sites are dangerous because they could download malicious software to your device just by you visiting the site.
- Sometimes hackers employ phishing in order to get you to visit their fake website.

**Tip of the day:** Protect yourself against Typosquatters by bookmarking frequently visited websites and by paying extra attention to your spelling when typing web addresses.



# Congratulations, 2017 Graduates!

**YOU DID IT!** We wish you the very best as you prepare to embark on your next journey. And remember, just because you're leaving your high school campus doesn't mean you have to leave your credit union accounts. Our convenient services make it easy to take us with you wherever you go.



Are you heading to college? We can help make the transition easier with:

## ONLINE BANKING:

Enjoy 24/7 access to your MCFCU accounts.

**MOBILITY:** Use your mobile device to check your balance, transfer funds, view transaction history, and more.

## E-STATEMENTS:

View your monthly statement online, anytime.

Stop by the Credit Union to see how we can support you all throughout your college experience!

## Loan Rates

Effective June 1, 2017

\*APR = Annual Percentage Rate

### AUTO LOANS

New and Used Autos as low as.....2.90% APR\*

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

### PERSONAL LOANS

As low as.....4.75% APR\*

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

### HOME EQUITY LOANS

As low as.....4.00% 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 as.....2.00% APR\*

### CONSOLIDATION LOANS

As low as.....4.75% 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 6/1/17 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 6/1/17. 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 10/31.



## Let's Connect!

With so many ways to keep up on the latest MCFCU news and info, connecting with your credit union is easier than ever:



Facebook



Instagram

The Buzz at [www.mauicountyfcu.org](http://www.mauicountyfcu.org)

Search for Maui County Federal Credit Union to connect today.

## Holiday Closings

**Statehood Day**  
Friday, August 18  
Closed for staff training

**Labor Day**  
Monday, September 4

**Columbus Day**  
Monday, October 9



## 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.

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

# Staff News

## Please Welcome

KIMBERLY RIGLOS

MSR1 TO OUR  
CREDIT UNION OHANA



## Employee of the Quarter



KAREN HALL

Congratulations to Karen Hall,  
who was nominated Employee of the Quarter by her coworkers!  
Thank you for your hard work and  
dedication to the Credit Union  
an our members.

## Anniversary

Thank you for your hard  
work and dedication to  
the Credit Union and  
our members.



FRAN NELSON  
25 YEARS

## MCFCU CHECK-UP

	May '17	May '16	Difference	% Change
Members	15,488	14,919	569	3.81%
Total Shares	\$236,415,964	\$222,249,767	\$14,166,197	6.37%
Total Loans	\$135,263,870	\$135,392,595	-\$128,725	-0.10%
Total Assets	\$276,476,526	\$266,467,448	\$10,009,078	3.76%