

# Mālama

# connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

## Don't miss our auto show

**Saturday, August 26th, 9am - noon  
at 224 Kehalani Village Drive**

Stop by to checkout vehicles available from local dealerships and enter to win a Yeti Roadie cooler or 36 oz. water bottle. Plus, qualified buyers that come to the auto show will receive a special auto loan rate good through September 30, 2023.

## Open a Teen Account

**Refer a new teen, 13 - 17 years old, for membership and receive a limited edition 26 oz. Yeti water bottle through September 30, 2023.**

Our account just for teens comes with the following benefits:

- FREE customizable, contactless VISA debit card with checking account
- Cash rewards for good grades
- FREE coin machine access

## Catch the savings swell

**Take advantage of our awesome Share Certificate rates:**

- **6 months at 4.0% APY\***
- **12 months at 4.5% APY\***

\* Annual Percentage Yields (APYs) are accurate as of June 1, 2023.

## People Helping People



Members Tierra and Ali Ghareh Gharibi with their children and dog.

"People with good intentions make promises but, people with good character keep them."

I was born and raised on Maui and am Native Hawaiian. I never thought that as an adult it would be an uphill battle to own my own home. After a failed attempt to purchase a condo in an affordable housing project in November 2022, my husband and I made a serious decision. We were going to move to the mainland.

Maui County Federal Credit Union has been a blessing to our life since the moment they helped my husband get a car in 2020. That day was a miracle because he had no credit and Maui Toyota had no inventory because there was a car shortage! However, because my husband qualified with the first-time buyer's program through Maui County Federal Credit Union and someone didn't like the color of their RAV4, my husband drove off the lot that very same day with his dream car! My husband became a member then and soon after we both became members after refinancing our cars through Maui County Federal Credit Union at 2.9%!

What truly convinced me that Maui County Federal Credit Union was a part of my family was when I met Bobbie Pagay in October 2022. Weeks prior she was standing at the door greeting members. I walked by her and

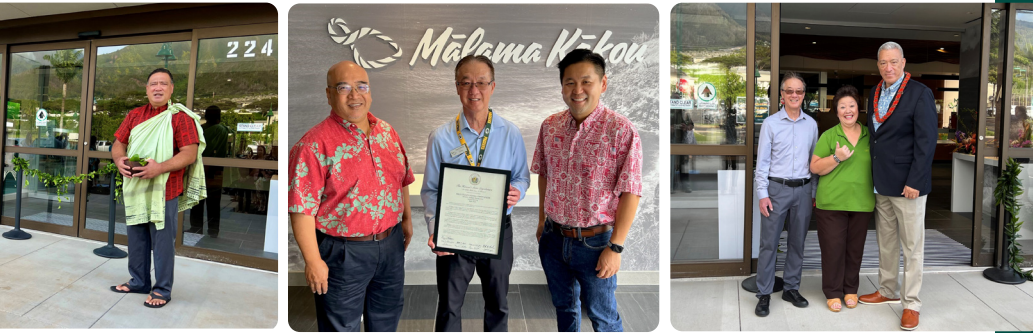
said, "You're so nice! Thank you!" To which she replied, "Oh, I'm just the janitor!" Looking at her in disbelief I said, "Don't lie. I know you're probably one of the big bosses looking down from your office above!" We both just started laughing and went about our day. Soon after Bobbie would be the one helping us expedite shipping our cars. She handed me a paper and told me, "Here's my contact information. If you need anything, call or email me!"

Little did I know what we would face on the mainland and how soon we'd be making our way back after only a couple months. Bobbie Pagay is a woman of good character. She keeps her word. I reached out to her in regard to obtaining a loan so we could ship our things back and both she and the Chief Lending Officer Wes Higuchi were there to lend a helping hand in our time of need.

What I've learned here in the mainland is that people can say something but if you don't have it in writing their actions don't reflect their words. What I know about our local community is that we treat one another like family, blood related or not. We're there for one another. Maui County Federal Credit Union has been there for our family on countless occasions but it's people like Bobbie and Wes whose hearts are for the Maui Community. We're truly blessed to bank here and are forever thankful for all their help!

**-Tierra and Ali Ghareh Gharibi**

# Kehalani grand opening events



On March 28, 2023 we opened the doors to our new Main Office and Wailuku branch at 224 Kehalani Village Drive to serve you despite there still being much finishing work that needed to be completed. We were fortunate to have the entire building blessed by Kumu Kaponoa'i Molitau and have Maui County Mayor Richard Bissen speak at the blessing.

We are deeply grateful for your patience as we worked to get the branch ATM, both drive thru ATMs and the safe deposit boxes operational. You can now utilize all three ATMs to make envelopless cash and check deposits, and have cash dispensed in various denominations. Safe deposit boxes are available in three different sizes.



The state-of-the-art building has enabled us to be more efficient and provide spaces for collaboration. Our Consumer Loans and Human Resources teams are now located within our main office.

Throughout the opening week we welcomed members with coffee and sweet treats, and enjoyed talking story about the new location. During the months of May and June, in celebration of the Kehalani location, we randomly drew weekly prize winners for Yeti drink ware and the grand prize Yeti Tundra cooler.



## Just for Members

### → Safe Deposit Boxes Available

Protect your valuables in a safe deposit box size of your choice:

- Small 3" x 10" box (\$55/year)
- Medium 5" x 10" box (\$80/year)
- Large 10" x 10" box (\$130/year)

For faster service, schedule an appointment on our website at [mauicountyfcu.org/about/contact/appointments/](http://mauicountyfcu.org/about/contact/appointments/).

### → Set and Monitor Credit Goals

We know your credit score's importance to financial well-being, so we offer Credit Sense, conveniently accessed within mobile banking. Credit Sense is FREE to our members, and you can check and refresh your credit score and credit report daily without impacting your score.

Do you have financial goals or improve your credit score to achieve your goals? With Credit Sense, you can set a credit score goal, receive personalized recommendations, and track your progress toward your goal. You can edit your goal anytime, and you will receive messages when meeting milestones.

And there is more! You can access the following features within Credit Sense.

- Personalized Credit Report
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Credit Score Action Plan
- Credit Score Education

Are you ready to reach your financial goals? You got this! Enroll in Credit Sense today.

### → Protect Your Home from a Hurricane

We know a hurricane can blow through and leave devastation in its wake. But there's no reason your finances have to suffer for it with insurance specifically for hurricane damage.

Standard homeowner's insurance doesn't cover the damage that a hurricane's high winds and flooding can cause. But you have options:

- Hurricane insurance can help you with the costs of repairing the wreckage caused to your home and belongings by a hurricane's gale winds.
- Flood insurance does the same for damage caused by the storm surge, rising waters and flooding.

To help you line up the hurricane coverage you want, we're working with Farmers® Hawaii to provide you with special rates and priority service. If you don't already have a Farmers Hawaii policy, call our dedicated credit union line today at 800-515-1023.

# Caring for our community

## Helping Keep Our 'Aina Clean

In observance of Juneteenth, now a federal holiday, we closed our branches and offices for company-wide training and to give back to our community. We spent the afternoon picking up trash around the Kahului Boat Harbor.



The Accounting, Admin, Compliance, HR, IT and Marketing crew were all smiles.



The Lending team filled their trash bags with opala lodged between the oceanside rocks.



## National Volunteer Week Celebrated

In honor of National Volunteer Week, April 16 - 22, employees participated in a variety of activities. In addition to all employees helping to make seed packets for the Maui Farm, we lent a hand at Binhi At Ani's Bayanihan Senior Feeding Program, Feed My Sheep and the Maui Food Bank.



## Upcoming Events

### The Salvation Army Adopt a Backpack Program

For the sixth consecutive year, we are holding school supply and backpack drives supporting The Salvation Army Maui's efforts to provide backpacks filled with school supplies for children in need throughout Maui County. Donations of school supplies and money are being accepted at all of our branches through July 21, 2023. Visit our website [mauicountyfcu.org](http://mauicountyfcu.org) for a list of supplies.

Families in need of back-to-school assistance can contact The Salvation Army Family Services in Kahului at (808) 871-6270 and in Lahaina at (808) 661-5335. Or for more information visit [maui.salvationarmy.org](http://maui.salvationarmy.org).

### Credit Unions of Maui Charity Golf Tournament



#### Benefiting Hospice Maui

For over 40 years, Hospice Maui has been providing quality, compassionate care to maximize the comfort and dignity of those in their last months or weeks of life, in whatever setting they reside.

#### Saturday, August 12, 2023

Waiehu Municipal Golf Course  
6:00 am Check-in | 7:00 am Shotgun start

#### Registration

- Cost: \$160 per player (limited to 160 players)
- Deadline for registration is July 28, 2023
- Visit our [mauicountyfcu.org](http://mauicountyfcu.org) or email [hello@mauicountyfcu.org](mailto:hello@mauicountyfcu.org) for sponsorship and registration forms
- Includes a to go lunch

**Prizes:** Random individual door prizes and great team prizes will be awarded. Winners will be notified by phone or email.



## LOCATIONS

### Wailuku Branch and Main Office

WE'VE MOVED TO:

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 a.m. - 5 p.m.

**Saturday 9 a.m. - 1 p.m.**

Coin machine available.

### Lahaina Branch

270 Lahainaluna Road

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

Coin machine available.

## HOLIDAY CLOSURES

August 18 - Hawaii Statehood Day

September 4 - Labor Day

October 9 - Discoverers' Day

## BOARD OF DIRECTORS

Frederico Asuncion

Robert Kawahara, Chair

Rhonda Loo, Vice Chair

Richelle Lu, Treasurer / Secretary

Glenn Okimoto

Edwin Okubo

## SUPERVISORY COMMITTEE

Alia Garcia, Chair

Peter Hanano

Moana Lutey

Josiah Nishita

Richelle Thomson

# Employee NEWS

## CONGRATULATIONS



**Artcherlynn Marzan**  
promoted to Member  
Service Representative  
II

## WELCOME



**Flyuza Wasano**  
hired as Consumer  
Loans Supervisor

## Congratulations on your retirement!

**Diane Falces**  
Sr. Member Service  
Representative,  
16 years of service



**Karen Oura**  
Board Director,  
20 years of service  
on the Board of  
Directors



# Join OUR TEAM

## CAREER OPPORTUNITIES

We offer great benefits including paid vacation and sick leave, medical, dental, 401(k) and pension plans, tuition reimbursement, and paid time off for community service. Plus, receive a \$1,000 signing bonus for a limited time.

- **Compliance Specialist** Main Office, Wailuku
- **Accounting Clerk** Main Office, Wailuku
- **Member Service Representative I** Lahaina and Wailuku
- **Member Service Representative II** Wailuku



Visit [mauicountyfcu.org](http://mauicountyfcu.org) for full job description and application, or scan the QRC to take you there.