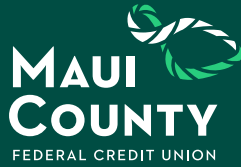


# Mālama



JANUARY 2025

# connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

## Unlock the Power of Your Home with a HELOC

A Home Equity Line of Credit (HELOC) is a flexible financial tool that lets you access the equity in your home when you need it. With a HELOC, you can take advantage of:

- Low Interest Rates compared to credit cards or personal loans
- Flexible Access to funds as needed, up to your credit limit
- Use for Any Purpose: From home renovations to major expenses

### Why Consider a HELOC?

- **Renovate Your Home:** Upgrade your home with eco-friendly improvements like solar panels to save on energy costs.
- **Handle Life's Surprises:** Cover unexpected expenses like medical bills or repairs after a natural disaster without disrupting your budget.

Make your home work for you! Contact us at [mortgage@mauicountyfcu.org](mailto:mortgage@mauicountyfcu.org) today to learn more about how a HELOC can help you achieve your financial goals.

## Grow Your Savings with Our Share Certificates

Don't miss this opportunity to maximize your money with our Share Certificates offering an annual percentage yield as high as 4.50% for a six month term! Enjoy a secure way to grow your finds faster while staying on track toward your financial goals. Don't wait to take advantage of this competitive rate today!

Visit us or conveniently open a Share Certificate in online or mobile banking.

## New Member Care Center

We are excited to announce the launch of our Member Care Center—a dedicated hub designed to improve the way we serve you, our valued members. This specialized team is committed to managing your inquiries and providing support across multiple channels, including phone calls, emails, and digital banking messages. They will also assist with overflow support and handle a range of backoffice responsibilities to streamline service delivery.

We understand the importance of addressing your needs promptly and efficiently. With hundreds of incoming calls each day, the Member Care Center teams focused on prioritizing the most urgent matters to deliver the highest level of service. While we strive to answer every call as quickly as possible, we recognize there may be occasional delays. To help bridge this gap, we will continue utilizing a third-party call center for overflow and after-hours support.

As the Member Care Center team grows and gains experience, we are excited to expand their responsibilities to support



additional member services and operational needs.

We deeply appreciate your support of our new Member Care Center and your patience as the team grows into their roles. We are confident this initiative will enhance your experience and contribute to a stronger future for our credit union community.

Mahalo for being a part of our journey!

## Helping Our Community



Our team donated and collected gifts for keiki and kupuna in support of The Salvation Army's Angel Tree program.



Maui County Federal Credit Union supported the Maui Walk to End Alzheimer's and its fight against Alzheimer's disease.

# Supporting our community

## Credit Unions of Maui Donate \$300,000 to Housing Initiative for Wildfire Survivors



The Credit Unions of Maui have donated \$300,000 to HomeAid Hawaii's Ka La'i Ola project, aimed at providing stable shelter for Lahaina wildfire survivors. This donation will support the creation of safe housing for up to 1,500 displaced residents over the next five years, playing a crucial role in Maui's long-term recovery.

The project will include 450 modular homes on a 57-acre site, offering studio, 1, 2, and 3-bedroom units designed for independent living. The land, leased by the Hawaii Housing & Finance Development Corporation (HHFDC) to the Department of Human Services (DHS), will be transferred to the Department of Hawaiian Home Lands (DHHL) after five years, speeding up housing development for Native Hawaiian beneficiaries by about 17 years.

### Holistic Support for Recovery

In addition to housing, the project will provide essential services to help residents heal and rebuild their lives. Disaster Case Managers will offer trauma-informed support, addressing both individual and community trauma. Local leaders and housing beneficiaries will co-design community amenities, ensuring the development meets the needs of wildfire survivors.

### Gratitude and Hope

Gary Fukuroku, spokesperson for the Credit Unions of Maui, stressed the importance of the initiative, stating, "The Lahaina wildfire devastated our community, and it is our duty to ensure those affected have a safe place to call home." The donation was made possible by a grant from the Federal Home Loan Bank of Des Moines, which supports disaster relief and affordable housing.

Kimo Carvalho, Executive Director of HomeAid Hawaii, expressed gratitude for the donation, highlighting its impact on survivors' lives and Maui's future.

The Ka La'i Ola project marks a key milestone in Maui's recovery, providing both immediate relief and long-term solutions for Native Hawaiian families, demonstrating the power of community-driven action in disaster recovery.

For more information on supporting HomeAid Hawaii, visit [www.homeaidhawaii.org](http://www.homeaidhawaii.org). To learn more about Ka La'i Ola, visit [www.kalaiola.org](http://www.kalaiola.org).

## Start 2025 Safely: A Guide to Fraud Awareness & Prevention

Fraud is more than just a fancy word for dishonesty—it's a growing problem that affects millions of people worldwide. Whether it's a scam email, a fake phone call, or an online trick, fraud can strike anyone, anywhere. As we welcome the New Year, it's the perfect time to focus on protecting yourself and your loved ones from fraud. A fresh year means new opportunities, but it also comes with evolving threats.

### Why Fraud Awareness Matters in the New Year

Fraud doesn't just cost money—it can steal your peace of mind. Scammers are always finding new ways to exploit technology and human behavior. With resolutions and renewed focus, take the New Year as a chance to safeguard yourself and stay informed. Awareness helps:

- Protect your finances: Fraud can drain your bank account or max out your credit cards.
- Secure your personal information: Prevent identity theft.
- Prevent stress and frustration: Education keeps you ahead of scams.

### Types of Common Frauds to Watch Out For

Scammers are constantly updating their tactics, so it's essential to know the latest threats. Here are a few scams to be mindful of:

- Phishing Emails: Fake messages seeking personal data.
- Tech Support Scams: Claims your computer is infected, asking for money to "fix" it.
- Online Shopping Scams: Fraudulent websites offering deals that are too good to be true.
- Romance Scams: Scammers posing as love interests to manipulate and steal.
- Investment Fraud: Promises of high returns for little risk that lead to financial loss.

### New Year Tips to Protect Yourself from Fraud

1. Think Before You Click: Avoid suspicious links.
2. Keep Information Private: Don't share sensitive data
3. Verify Requests: Confirm identities through official channels.
4. Use Strong Passwords: Update them regularly and enable two-factor authentication.
5. Stay Informed: Learn about evolving scams.
6. Monitor Accounts: Check for unauthorized transactions.
7. Report Suspicious Activity: Notify authorities or FTC.

### Spread the Word

Fraud prevention is a team effort. Share tips with friends and family, especially those less familiar with technology. Together, we can make 2025 safer for everyone. Stay vigilant, stay safe, and here's to a fraud-free New Year!

# Inaugural Holiday Fair Hosted

We are thrilled to extend our heartfelt thanks to everyone who helped make our inaugural Holiday Fair a success! Held on Saturday, December 7, 2024, from 9:00 AM to 1:00 PM, the event was a wonderful celebration of local businesses and holiday cheer.

With a diverse lineup of member-owned businesses showcasing their unique products and services, attendees had the opportunity to support small businesses and discover one-of-a-kind gifts. The event was filled with the festive spirit and a sense of community that made it truly special.

A special thank you to all our participating vendors for their incredible offerings:

- |                        |                           |
|------------------------|---------------------------|
| • All Heart Hawaii     | • KKB Oils                |
| • Be a Blessing        | • Mila's Succulent Garden |
| • Cymz Sweet Kre8tionz | • Maui Balsamic Vinegars  |
| • Gracie's Goodies     | • Mystic of the Rainbow   |
| • Janice Nishimura     | • Unreal Boba             |

We are also grateful to everyone who generously donated non-perishable food items to benefit the Maui Food Bank. Your

contributions helped feed those in need during the holiday season, making the spirit of giving even more meaningful.

We are passionate about supporting our members and our community. While we currently do not offer business accounts or loans, hosting events like the Holiday Fair is one of the ways we strive to spotlight and support member-owned businesses. By opening up our Community Room as a space for these businesses to showcase their talents and products, we are proud to help foster connections and contribute to their success.

"We're thrilled to have had the chance to open our Community Room as a space for our local small businesses to showcase their incredible talents and offerings," said Gary Fukuroku, CEO/President. "This event was a wonderful opportunity to come together, connect, and give back to our community."

We hope to make the Holiday Fair an annual tradition to continue celebrating and supporting our local entrepreneurs while bringing holiday cheer to Maui. Thank you again to all who participated, attended, and contributed to this memorable event. We look forward to celebrating with you again next year!



We loved seeing all of the donations that individuals and families brought in for the Maui Food Bank.



The variety of vendors meant that there was something for everyone in the family and great gifts to share!



A huge thanks to these kids who selected the food that they wanted to donate from their own pantry and unloaded a shopping cart's worth.



A local apparel and accessories company, All Heart Hawaii, made their first fair appearance.



Maui Balsamic Vinegars offered an assortment of vinegars to go with their ono plate lunches.



Mila's Succulents manicured and potted succulents were a hit with the crowd.



Unreal Boba was a parking lot attraction with their delicious and refreshing boba drinks.



## ANNUAL MEETING

Our Annual Meeting will be held on **Thursday, March 13, 2025** at the Main Office and Wailuku Branch located at 224 Kehalani Village Drive. This will be a business meeting only. The Nominating Committee of the Board consisting of Frederico Asuncion, Robert Kawahara, Moana Lutey, and Edwin Okubo submit the following Board of Director nominees:

- **Rhonda Loo**, a retired 2nd Circuit Court judge and Maui County FCU member since 1997, seeks to use her legal expertise to help members achieve their financial goals
- **Richelle Lu**, a Maui County FCU member since 1986 and an attorney for the County of Maui, aims to serve as a board member to ensure that Credit Union continues offering trusted, excellent services with its signatures warmth and friendliness
- **Glenn Okimoto**, a Maui County FCU member since 1970 and former Supervisory Committee Chair, seeks to use his extensive experience in business and labor management to support the Credit Union's growth and operations.

## UPCOMING HOLIDAYS

January 20 - Martin Luther King Jr. Day  
February 17 - Presidents' Day  
April 18 - Good Friday

## 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  
Josiah Nishita  
Richelle Thomson

# Congratulations EMPLOYEES



**Anela Asuncion**  
Promoted from Consumer Loan Processor to Collections Officer



**Anna Kutsunai**  
Consumer Loan Officer  
**25 years of service**



**Carrie Tam Sing**  
Consumer Loan Officer  
**20 years of service**



**Devin Ferreira**  
Operations Support Specialist  
**5 years of service**



**Jasmine Pagaduan**  
Promoted from Member Service Representative to Consumer Loan Processor



**Kawai Domingo**  
Promoted from Member Service Representative II to Member Care Specialist



**Lynette Borden**  
Mortgage Manager  
**15 years of service**



**Manu Benz**  
Lahaina Operations Manager  
**15 years of service**



**Rose Agustin**  
Financial Services Representative  
**5 years of service**



**Serena Bularon**  
Promoted from Member Service Representative II to Member Care Specialist



**Thea Uwekoolani-Marras**  
Promoted from Collections Officer to Member Care Supervisor