



THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



Now it's Easier to Become a Member

Par value decreased to \$5.00

With a new par value of just \$5.00, it's easier than ever to become a member of Maui County Federal Credit Union! So come in and open your new account, and don't forget to tell your friends, family members and co-workers about MCFCU, too.

Bonus Dividends

Maui County FCU Board of Directors approved a Bonus Dividend of

\$\$\$\$\$350,000\$\$\$\$\$!

Bonus Dividends were credited to your savings account on March 1, 2016.



Style Your Ride

When you're ready to purchase your next vehicle, be sure to stop by Maui County Federal Credit Union for an auto loan that features class, convenience and affordability with:

Low, competitive rates

Flexible terms

Convenient automatic payment options

Speak with a Loan Representative or visit www.maui-countyfcu.org to learn more today.



Credit Unions of Maui

3rd Annual Charity Golf Tournament

Kahili Golf Course
Sat. Oct. 15, 2016

7:00 a.m. Check in
8:30 a.m. Shotgun Start



\$150 Per Player
Limited to 144 Players

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

Two Person Teams
Modified Scramble
(Two Putt Maximum)
Maximum Handicap
Men = 24
Women = 36

Hawaii's Credit Unions—including the Credit Unions of Maui—have pledged to raise \$500,000 in five years to help rebuild Kapiolani Medical Center for Women and Children, the only pediatric intensive care hospital in the State. Proceeds from this tournament will help our 5 In 5 fundraising campaign.

Mālama Rewards Checking

When it comes to checking accounts, Maui County Federal Credit Union doesn't do average. Our Mālama Checking goes beyond ordinary with:

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

free online banking, free e-statements, free telephone access, and a free VISA debit card

Features like these don't come along every day! Stop by the Credit Union to open a Mālama Checking account 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.

New ATM Location Coming Soon!

Soon, Maui County Federal Credit Union members will have access to yet another convenient ATM. Watch for a new MCFCU ATM coming soon to the University of Hawaii Maui College, first floor of the Paina Building!





Congratulations 2016 Graduates!

Maui County FCU is pleased to congratulate all 2016 graduates on your great success. We wish you the best of luck on your next endeavor!

Heading to college this fall?

We can help make going to school easier with these convenient services:

Online Banking

Use your computer to check your balance, transfer funds, view account history and more

Mobiliti

Access your MCFCU online banking account from the convenience of your mobile device

E-Statements

View your monthly statements online within the first three days of the month

Stop by the Credit Union or visit www.mauicountyfcu.org to learn more about your options.

Loan Rates

Effective June 1, 2016

*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 1st & 2nd Mortgages

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, and auto payment.

All rates are as of 6/1/16 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 6/1/16. 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.

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 8:30 a.m. - 12:30 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

SUPERVISORY COMMITTEE

- Ralph N. Nagamine
- Glenn Okimoto
- 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

Employee of the Quarter

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



FLYUZA WASANO

New Hires

Welcome to Maui County FCU!

Maui County FCU is pleased to welcome our two newest employees, Trixie Nishihara and Sarah Verharst! Please stop by the Credit Union to join us in welcoming them.



TRIXIE NISHIHARA



SARAH VERHARST

HOLIDAY CLOSINGS

STATEHOOD DAY

Friday, August 19
 Closed for Staff Training

LABOR DAY

Monday, September 5

COLUMBUS DAY

Monday, October 10



MCFCU CHECK-UP

	May '16	May '15	Difference	% Change
Members	14,919	14,542	377	2.59%
Total Shares	\$222,249,767	\$222,266,050	\$6,983,717	3.14%
Total Loans	\$135,392,595	\$126,656,300	\$8,736,295	6.90%
Total Assets	\$266,467,448	\$256,465,729	\$10,001,719	3.90%



AMERICA'S
CREDIT UNIONS
 Where people are worth more than money.™

