

## Covid-19 Contact Tracing Scams



### AS COVID-19 CASES INCREASE, SO HAS CONTACT TRACING.

Contact Tracers are people that work for the Hawaii Department of Health to track anyone exposed to Covid-19. Scammers are posing as Contact Tracers in attempts to steal your identity and money.

A legitimate Contact Tracer may get in touch to discuss the results of a test that you knowingly took or if you have had contact with a someone that tested positive. The Hawaii Department of Health may contact you via a call, text, or email. You may be asked to provide:

- ▶ **Your name and address**
- ▶ **Health information**
- ▶ **The names of places and people you have visited**

A scammer will ask you to do more. Here are some things you can do to protect yourself from a fake contact tracer:

- ▶ **Don't pay a Contact Tracer.** Anyone who says you need to pay is a scammer.
- ▶ **Don't give your Social Security number or financial information.** A legitimate Contact Tracer does not need your Social Security number, bank account, or debit/credit card.
- ▶ **Don't click on links or download anything sent from a Contact Tracer.** Real Contact Tracers will only send you texts or emails that say they'll be calling you. They will not ask you to click or download anything.

If you are unsure if the person contacting you is a real Contract Tracer it's safer to hang up the phone, close the door, or don't respond to, click on, or download anything in an email or text. Then contact the Disease Investigation Branch of the Department of Health at 808-586-8362 or toll free at 800-933-4832 to make sure that you are legitimately being contact traced. **For more information on contact tracing in the state of Hawaii visit [hawaii-covid19.com/contact-tracing/](http://hawaii-covid19.com/contact-tracing/).**

## People Helping People

### KEHAU'S STORY

I DON'T WANT THIS TO BE A STORY OF EMPATHY, BUT OF COURAGE to step out as a woman and have the strength to believe in things you might have doubted you could achieve. In this case it was the financial side that I needed reassurance that I could make it. Maui County Federal Credit Union was there to help ease those uncertainties.

While going through a divorce I found myself hiring an attorney, catching up with credit card bills that carried a high interest, finishing home projects that were left behind, and purchasing a vehicle for my son to drive because I chose to return to shift work to increase my income as a single household. My son eventually chose a four year college to attend and I took the responsibility to pay for his tuition for him to be a full time student. Subsequently I kept my home, refinanced and paid out what was owed.

For the past 23 years I have always had an account with Maui County Federal Credit Union (MCFCU). Whether it be checking, savings, auto loan, CDs joint or personal. It was important for me to have a connection with MCFCU. I recall two different incidents where I purchased a vehicle at the dealership, called MCFCU and was able to have them pay off the car dealership within the next several days. The comfort of knowing you have confidence in your bank is an amazing feeling!

Fast forward to the present, I asked a co-worker about his Home Equity Line of Credit (HELOC) with MCFCU and he said the process was super easy! My work schedule is unpredictable and I didn't want to commit to an appointment I couldn't keep. One day I walked in through the doors of MCFCU to inquire about HELOC with no plan, no appointment and a little doubt in the back



of my mind. I was greeted and invited to sit down with Leila Elf (pictured above, left, with Kehau), who had the most welcoming personality! I don't know if the bank knew to pair me with her, but immediately I felt the connection in her smile and comfort in her voice. Professionally, she was on point and understood what financially fit my needs. What was most important for me was building a rapport with Leila in order to trust that I could obtain a HELOC on my own along with my other responsibilities.

All in all my experience with Maui County Federal Credit Union has been a success! I would definitely recommend to acquaintances thinking of joining and definitely refer them to apply for all types of loans available at MCFCU. Thank you for working within my budget, my income, my expenses and most of all my unforeseen situation. I am very grateful and appreciative for your service.

Warm regards,  
**Kehau Medeiros**

# Community Service

## Maui Food Bank

In July, employees prepared 1,296 bags of food at the Maui Food Bank to help the Senior Mobile Pantry Program which provides bags of food each month to seniors residing at Hale Mahaolu across Maui County, including Molokai and Lanai, and the Emergency Food Bag Program, which delivers bags of food distributed through The Salvation Army and the Maui Food Bank office.



## The Salvation Army

Thank you for supporting our Adopt a Backpack drive, which raised over \$3,100 and collected 2,124 items to help kids in need go back to school with the tools they need to succeed. Because of you and our partnership with The Salvation Army we helped over 140 kids.



# Loan Rates



Effective September 1, 2020

\*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 2.75% 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**

To discuss the best option for you, please call 244-7968 and select Option 2 for Loans, then Option 2 for Real Estate loans.

### 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 9/1/20 and are expressed as Annual Percentage Rates (APR). Loans are subject to credit approval. Rates, terms and conditions are subject to change without notice.

# Dividend Yields

APY = Annual Percentage Yield



**REGULAR SHARE ACCOUNT: 0.07% APY**

**CHRISTMAS CLUB ACCOUNT\*: 0.07% APY**

**HOKU IKI ACCOUNT 0.07% APY**

**IRA SHARE ACCOUNT:**

Traditional, ROTH, & Coverdell ESA Call for current rates

**SHARE DRAFT ACCOUNT: 0.05% APY**

**SHARE CERTIFICATES:**

**6-, 12-, 24-, 36-, 48- and 60-month terms**

Call for current rates

**MALAMA REWARDS CHECKING: 1.50% APY**

Annual Percentage Yields (APY) shown are accurate as of September 1, 2020. 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, Hoku Iki and IRA Share accounts. Minimum opening deposit for Share draft and Malama Rewards accounts is \$50.00. Minimum balance to earn the APY is \$100.00 for Regular Share, Share Draft, Hoku Iki and Malama 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 November 1.

# Scholarships Awarded

**\$15,000 given to Maui Students to Further Their Education**

Fifteen Maui County students were each granted \$1,000 scholarships each towards their college education. Since inception of our scholarship program in 2002, we have awarded scholarships totaling \$237,000. This year's scholarship recipients are:



David Advincula



Braydon Kaiama



Cassidy Matsuda



Emi Sakumoto



Taylor Ganer



Malino Jacinto



Joanna Acosta



Kaitlyn Evans



Kamalei Nemoto



Kamran  
Bhattacharya



Keana Varner



Nikolas Kron



Shanel  
Mangaoang



Mindy Montalvo



Taylor Morita

# 2021 Board Director Nominations

**84th ANNUAL MEETING: MARCH 11, 2021**  
(OUR REGRETS, NO DINNER DUE TO COVID)

→ Board of Directors Chairman Edwin Okubo appointed the following to the Nominating Committee for the 2021 Board of Directors election: Frederico Asuncion, Robert Kawahara and Edwin Okubo. The Nominating Committee submits the following names for nomination to the Board of Directors for the 2021 Annual Meeting election (four to be elected): Richelle Lu, Glenn Okimoto, Karen Oura and Kirsten

Szabo. Visit [www.mauicountyfcu.org/2021nominations.html](http://www.mauicountyfcu.org/2021nominations.html) or scan the QR code for nominee bios.



Other interested members may submit their nominations by petitions signed by 1% of the members with a minimum of 20 and a maximum of 500. Petition and biographical data forms are available at the Credit Union office. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. Deadline to submit nominations will be November 13, 2020, at the close of business.



## Christmas Savings Accounts

→ **Do You Have a Christmas Savings Account?** Your 2020 Christmas Savings Account will close on October 31. If you elected to have your regular Share (savings) or Share Draft Account credited, it will be done no later than November 15. We will not mail out any receipts. You can find out if your account was credited by using our Mobile App, Online Banking, Teller Tone service (Audio Response System), by calling us, or by checking your statement.

Existing Christmas Savings Accounts will be renewed automatically. Our Christmas Savings Account is the perfect way to plan for your holiday expenses. If you don't have a Christmas Savings Account, now is the time to start saving for your 2021 holiday season. For more information, stop by any of our branches or call us at (808) 244-7968.



## Find a Branch

### Wailuku Branch (Main Office)

1888 Wili Pa Loop

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

Saturday 9:00 a.m. - 1:00 p.m.

### Kahului Branch (Maui Marketplace)

270 Dairy Road, Suite 146

Monday - Friday 9:00 a.m. - 5:00 p.m.

### Lahaina Branch

270 Lahainaluna Road

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

# Staff NEWS



## EMPLOYEE OF THE QUARTER: Kaitlin Barcoma



"In the short time Kaitlin has been with us she has distinguished herself as an exceptional employee. She consistently goes above and beyond and led the team doing deferrals. She is always looking for extra things to do or to learn, spends down time reading and studying to increase her financial knowledge. She has taken detailed notes of the training she has been through and has graciously volunteered those notes to be assist with future loan training."

## Board of Directors

- Edwin Okubo, Chairman
- Frederico Asuncion, Vice Chair
- Karen T. Oura, Secretary/Treasurer
- Robert S. Kawahara, Director
- Richelle Lu, Director
- Glenn Okimoto, Director
- Kirsten Szabo, Director

## ANNIVERSARIES

5 years of service  
**Ashley Quiocho**  
Financial Service  
Representative in  
Kahului



5 years of service  
**Janet Yoro**  
Member Service  
Representative II  
in Wailuku



## Supervisory Committee

- Rhonda Loo
- Peter Hanano
- Greg Takahashi
- Nicklaus Tanaka
- Wesley Yoshioka

## Important IRA Information

→ Action Requested to Avoid Possible IRS Penalties Traditional IRA owners have Required Minimum Distributions (RMD). If you have not already setup your RMD payment plan, or if you would like to make changes to your distribution, please contact the Credit Union at (808) 244-7968. Withholding notice Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by Maui County Federal Credit Union. Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.