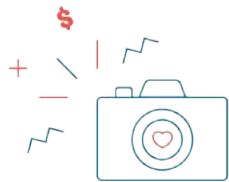




April 2019

THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



The Future is Yours

NATIONAL CREDIT UNION YOUTH MONTH™

April 1-30, 2019

Picture your future and then let your Credit Union help you work towards your goals! This April, we're placing a special focus on our youngest members by celebrating National Credit Union Youth Month and helping them discover, express and share their plans for the future. We invite you to join us throughout the month of April as we celebrate this special event, and if your child or grandchild doesn't have a credit union account of their own yet, this will be the perfect opportunity to bring them by to open one.

**Join us for free popcorn every
FRIDAY FROM 2 P.M. – 4 P.M.
during the month of April!**

PLUS, Join us on **APRIL 20TH** at Maui Marketplace from **10 A.M. – 12 P.M.** for Art with a Bike sponsored by Blue Zone. Free balloons and popcorn!

We look forward to celebrating with you.

➤ Picture it! ♥ Save for it! + Share it! <

MCFCU VISA Platinum Credit Card

Going Shopping?

Get Us In Your Wallet!

From gas and groceries to airfare and vacation rentals, the MCFCU VISA Platinum Credit Card offers a more convenient and affordable way to shop.



**COMPETITIVE RATES | NO ANNUAL FEE
UCHOOSE REWARDS PROGRAM | AND MORE!**

Receive 10,000 Uchoose Reward Points when you open a new Maui County FCU credit card between April 1, 2019 and June 30, 2019.

ANNUAL MEETING RESULTS

Thank you to everyone who attended our 2019 Annual Meeting. Congratulations to our three grand prize winners:

Mike Gurat Tara Ulep Sal Saribay Sr.



Hawaii

You can save an average of \$385* on auto insurance with Farmers Insurance Hawaii!



As a Credit Union member, here's why you should switch to Farmers Insurance Hawaii for your auto insurance needs:

- Discount rates on auto insurance for being a Credit Union member
- Discount on auto insurance if you own a home or condo
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii
- Local claims servicing and 24/7 claims assistance

Call the Credit Union member sales and service line at 800-515-1023



farmershawaii.com | follow us on



Promo Code: 6FMCUA

*Average savings from information provided by new policyholders from 6/1/17 to 6/1/18 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

GCUL-Ad-25-0119

COLLEGE SCHOLARSHIP PROGRAM



Each year, we are pleased to sponsor a college scholarship program for students who are members of the Credit Union and who will be attending a post-secondary school. All applicants who meet the minimum requirements below will be entered into a random drawing.

QUALIFICATIONS OF APPLICANTS:

- Must be a member of Maui County FCU and must continue to be a member at the time the scholarships have been awarded
- Applicant (dependent) and entitlement member(s) must also be in good standing with this Credit Union for at least one year prior to the submission deadline for the scholarship application
- High school graduate or GED certificate
- Pursuing a degree – Bachelors, Masters, Doctorate, or Vocational

AWARDEES:

- Proof of attendance with address for mailing of award
- Selection to be made by RANDOM drawing
- Life-time limit of two (2) awards

DEFINITIONS:

- **Good Standing** – member(s) is/are current with all obligations outstanding with their Credit Union. To be current is not to be more than ten (10) days beyond the due date of all obligations with Maui County FCU
- **Full-Time Student** – taking twelve (12) or more credits in the school's system (quarter, semester)
- **Proof of Attendance** – letter of confirmation from the school



Here at Maui County FCU, we are pleased to help support the educational goals of our members.

Applications are available at the Credit Union or on our website at www.maui-countyfcu.org.

The submission deadline is May 31, 2019.

OPEN A Malama Rewards Checking

Our Malama Rewards Checking Account features a **2.75% APY*** dividend rate on average daily balances less than \$25,000. Withdrawal your money from any ATM since Malama Rewards checking refunds your ATM fees**.

*Qualified accounts only. To qualify for 2.75% APY, account must have 10 or more signature debit transactions, enroll in E-statements, and receive one direct deposit or ACH debit transaction.

**Maximum monthly refund amount of \$20.00 per month.





Hoku Iki Account

A Maui County FCU Children's savings account is a great way to start the little one down the path of fiscal responsibility. **When you refer a new Hoku Iki account between April 1, 2019 and June 30, 2019, you'll receive a \$20 Fun Factory gift card.** Please visit any of our three branch locations to open a Hoku Iki account. Hoku Iki accounts are for children 12 and under.

The following documentation is required at the time of account opening for anyone under the age of 18:

1. Original Social Security Card
2. Original Birth Certificate*

*A U.S. government issued ID (i.e. driver's license or state ID) may be used in lieu of a Birth Certificate.

**Conversions do not apply.



From the Kitchen of:
Blue Zones Project®
Christine Barteluce

Aloha Friday Avocado Bean Dip

Ingredients:

15 oz black beans, rinsed and drained
14.5 oz petite tomato, diced
1-2 jalapeño, diced (Note: seeds and membrane holds the heat. You determine how hot you want it.)
2-3 stalks of green onion, chopped
2 avocados, cubed

Yields: 4-6 servings

1 cup frozen or fresh cooked corn
2 limes
1 lemon
2 stalks cilantro, chopped
1/4 cup red onion, diced
Optional: 1/4 cup bell pepper

Directions:

1. Add all ingredients into a bowl and mix.
2. Season to taste with: salt, pepper, ground cumin, garlic powder and chili powder.
3. Serve with chips or cut up veggies.

Find more recipes at hawaii.bluezonesproject.com

[f @bzpbisland](https://www.facebook.com/bzpbisland)

[i @bzpbisland](https://www.instagram.com/bzpbisland)

Brought to Hawaii by HMSA



Credit Unions of Maui 6th Annual Charity Golf Tournament

Proceeds Benefit
Hale Makua Health Services

Kahili Golf Course
Sat. Aug. 10, 2019
6:30 a.m. Check in
8:00 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.

HALE MAKUA HEALTH SERVICES
COMPASSION COMMITMENT COMMUNITY

Loan Rates

Effective April 1, 2019

*APR = Annual Percentage Rate

AUTO LOANS

New and Used Autos as low as2.90% APR*

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

PERSONAL LOANS

As low as4.75% APR*

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

HOME EQUITY LOANS

As low as5.25% 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 as2.00% APR*

CONSOLIDATION LOANS

As low as4.75% 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 4/1/19 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

Hoku Iki 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 4/1/19. 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 11/01.

WAILUKU BRANCH (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.

LAHAINA BRANCH

270 Lahainaluna Road

Lahaina, HI 96761

(808) 661-4825

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

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

Employee of the Quarter

Kimberly Llanes



Anniversaries

Mahalo for your dedication and hard work!

Kimberly Llanes

10 years

Danise Cortez

10 years

PRIVACY NOTICE:

Maui County Federal Credit Union is committed to protecting the privacy of our members. Under federal law, we are required to provide you with our privacy policy describing our credit union's policy and practices concerning the personal information we collect and disclose about our members. A copy of our privacy policy is available on our website at www.mauicountyfcu.org.

Cybersecurity Update

Formjacking is a new type of identity theft that captures consumers' information from legitimate retail websites. Hackers upload malicious code to infect a website and capture consumer payment information as it's used to purchase goods and services. Consumers should monitor their credit card and bank statements for unauthorized purchases and alert the appropriate financial institution as soon as it is discovered.



Holiday Closings

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

MCFCU CHECK-UP

	Feb '19	Feb '18	Difference	% Change
Members	19,214	18,790	424	2.26%
Total Shares	275,978,678	270,838,804	5,139,874	1.90%
Loans	143,475,737	141,332,753	2,142,984	1.52%
Assets	325,246,518	318,790,789	6,455,729	2.03%



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

