



THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



MARK YOUR CALENDAR

2017 ANNUAL MEETING

This year's Annual Meeting marks a special milestone as we celebrate

MCFCU's 80th Anniversary!

WE HOPE YOU WILL MAKE PLANS TO JOIN US FOR THIS SPECIAL EVENT.

DATE: Thursday, March 9, 2017

TIME: 6:00 p.m.

PLACE: Wailuku Community Center

COST: \$12.00

Tickets will go on sale January 3, 2017, for members only and are given out on a first come, first serve basis. The deadline for ticket purchase is February 17, 2017. For each ticket sold, \$1.00 will be donated to the Political Action Committee (PAC) that lobbies on behalf of the Credit Union movement. Hawaiian food will be catered by Poi by the Pound. Entertainment will feature **Desiree with the Asian Blend Band**. We hope to see you there!

03.09.17



Caring for Our Members' Financial Needs Since 1937

Maui County Federal Credit Union has had the privilege of serving our members' financial needs for 80 years, and thanks to our valued members, we became the financial institution of choice for all Maui County Residents in 2016! We value the opportunity to serve you, and thank you for making MCFCU your financial home. MCFCU membership is open to anyone who lives in Maui County, so if you have friends, co-workers, neighbors or family members who live in the county, we invite you to tell them about Maui County FCU.

We look forward to serving you and our community for many years to come!

HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

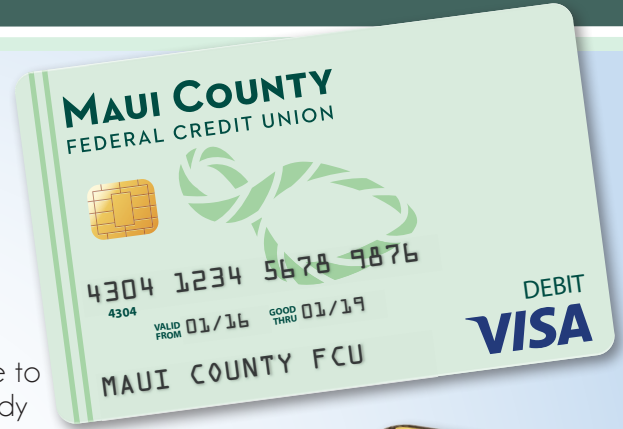


Did You Receive Your *New* MCFCU DEBIT *Chip Card*?

As we make the transition to our new MCFCU debit chip cards, we'd like to remind cardholders of the new process for using chip cards at EMV-ready merchants.

1. Insert your card instead of swiping it. Leave your card inside the terminal until the microchip has been authenticated and the transaction has been completed.
2. Remember your PIN. Terminals may use different formats (either your PIN or your signature) to authenticate you as the cardholder.
3. Remove your card. While most terminals will remind you to take your card, some may not, so don't forget to remove it once your transaction has been approved.
4. If a chip-enabled terminal is not available, simply swipe the magnetic stripe as you normally would.

If you haven't received a new MCFCU debit chip card yet, please watch for your replacement card to arrive within the next several months.



INACTIVE Account Notice

Keeping your MCFCU account active is as easy as making an occasional transaction, and it will keep your money in your hands where it belongs! An account that has been inactive for 12 months will incur a monthly fee of \$5.00, which will be assessed each month as long as the account remains inactive and/or the account is depleted. Accounts that remain dormant for five years may be closed and the funds turned over to the State.

Don't lose your money! If you receive a notice from MCFCU regarding an inactive account, please stop by the Credit Union to complete a transaction at your earliest convenience. If you have any questions regarding your credit union account, please give us a call or stop by, and we'll be happy to help.

Fly for Less

With the



HAWAIIAN
— AIRLINES —

PREFERRED AFFILIATE PROGRAM

Maui County FCU is pleased to offer the Hawaiian Airlines Preferred Affiliate program to all MCFCU members! Enjoy a 5% discount on web fares to the mainland when you book through the Hawaiian Airlines Preferred Affiliate webpage.

GETTING YOUR DISCOUNT IS EASY!

1. Visit www.hawaiianairlines.com
2. Scroll to and click on the Preferred Affiliate link
3. Input the Preferred Affiliate code: MCFCU

With convenient online booking and a variety of fare and itinerary options to choose from, planning your trip through Hawaiian Airlines is easy. Visit www.hawaiianairlines.com to get started today.

Maui County Residents CAN NOW PAY THEIR PROPERTY TAX BILLS at Maui County FCU, and even set up automatic payments.

The agreement with the county enables MCFCU members who own homes to establish a special account at their credit union, which would be dedicated to making semiannual real property tax payments when due. MCFCU would withdraw the funds at the designated time and make remittance to the Maui County Finance Department on their behalf.

"The automatic payments will be especially useful for homeowners who don't have a mortgage anymore and because of that, sometimes forget that they still have to pay property taxes," said Finance Director Danny Agsalog. "This can be a serious problem resulting in monetary penalties and even foreclosures. So we very much appreciate our credit unions cooperating with the county like this, it's a good agreement for everyone."

Home owners must belong to MCFCU in order to make property tax payments through the institution.

For more information call your credit union at 244-7968.



MORE WAYS

TO SAVE
WITH

Sprint®



Another way Maui County Federal Credit Union is helping our members save – the Sprint Credit Union Member Discount!

MEMBERS

- Get a 10% discount on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: NACUC_ZZM

Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving with the Sprint Credit Union Member Discount today.

CYBER SECURITY AWARENESS

Email phishing scams are fraudulent email messages that appear to be from legitimate, trustworthy sources. Perpetrators of this scam attempt to obtain confidential information for malicious reasons.

Maui County FCU will not send email messages requesting confidential information, such as account numbers, passwords, or personal identification numbers (PINS). If you suspect that you have been a target of a phishing scam or have provided confidential information in response to a phishing scam, please contact Maui County FCU at info@mauicounty.org or 808-244-7968.

Loan Rates

Effective December 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 Mortgage Solutions
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, 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 12/1/16 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 12/1/16. 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 9:00 a.m. - 1:00 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

Staff News

MCFCU Congratulates Lois on Her Retirement!

Longtime employee, Lois Akiona has retired from MCFCU in January 2017. Lois started with MCFCU in 1988 and has been a valuable asset to the Credit Union. She started as a teller and retired as a mortgage loan officer.

Throughout the years, Lois was known to have an infectious smile and has helped many members over the years. We will miss her friendly smile and great personality. Lois embodies the Credit Union philosophy of "People Helping People."



LOIS AKIONA
EMPLOYEE OF
THE QUARTER

Mahalo, Lois
for 28 years
of dedicated service!

Anniversaries



ALIA ARCANGEL
10 YEARS

New Hires

Welcome to MCFCU!



LEHUA AUGUSTIN



DAYNA MEGALLON

MCFCU CHECK-UP

	November '16	November '15	Difference	% Change
Members	15,236	14,684	552	3.76%
Total Shares	\$234,576,422	\$221,591,287	\$12,985,135	5.86%
Total Loans	\$133,677,945	\$133,748,343	-\$70,398	-0.05%
Total Assets	\$273,552,975	\$257,657,776	\$15,895,199	6.17%

PLEASE CALL THE CREDIT UNION AT
244-7968 OR (800) 783-6597 FOR
CURRENT RATE INFORMATION OR IF
YOU HAVE QUESTIONS



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

