



January 2018

THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



EQUIFAX DATA BREACH

Numerous data breaches occurred in 2017. If you feel that your information has been compromised, contact the affected business directly (Equifax, DocuSign, Verizon, etc.) for more information. To protect your personal information:

- Monitor your credit reports.
- Always check your accounts for suspicious activity.
- Consider freezing or placing a fraud alert on accounts that show signs of suspicious activity.

MCFCU offers members free credit monitoring through Credit Sense. Visit www.maui-countyfcu.org to learn more and sign up today.

81st ANNUAL MEETING *You're Invited!*

The 2018 Annual Meeting is just around the corner, and all MCFCU members are welcome to attend. We hope you will make plans to join us for this special event as we share our successes from the past year as well as our plans for the future.

DATE Thursday, March 8, 2018
TIME 6:00 p.m.
PLACE Wailuku Community Center
COST \$12.00



Tickets will go on sale January 2, 2018 for members only and are given out on a first come, first serve basis. The deadline for ticket purchase is February 22, 2018. 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 Pounmd. Entertainment will feature Neva Too Late. We hope to see you there!

Spread the Word!

When you refer a new member to us from January 1, 2018 through March 31, 2018, you and our new member will be entered into a drawing to win a \$500 travel gift card. Plus, new members will receive a Regal Ultimate Gift Pack, valued at \$30.00.

Anyone who lives, works, and plays in Maui County is eligible to join. So spread the word, and be sure to tell anyone you refer to mention your name in order to be entered in the membership drive drawing!

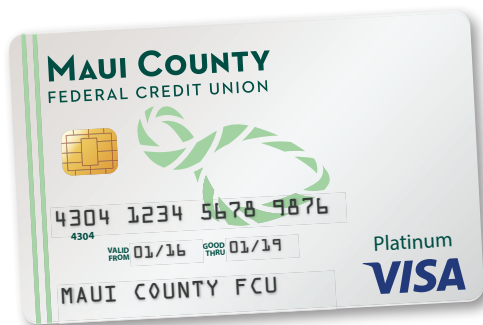


Power Shop

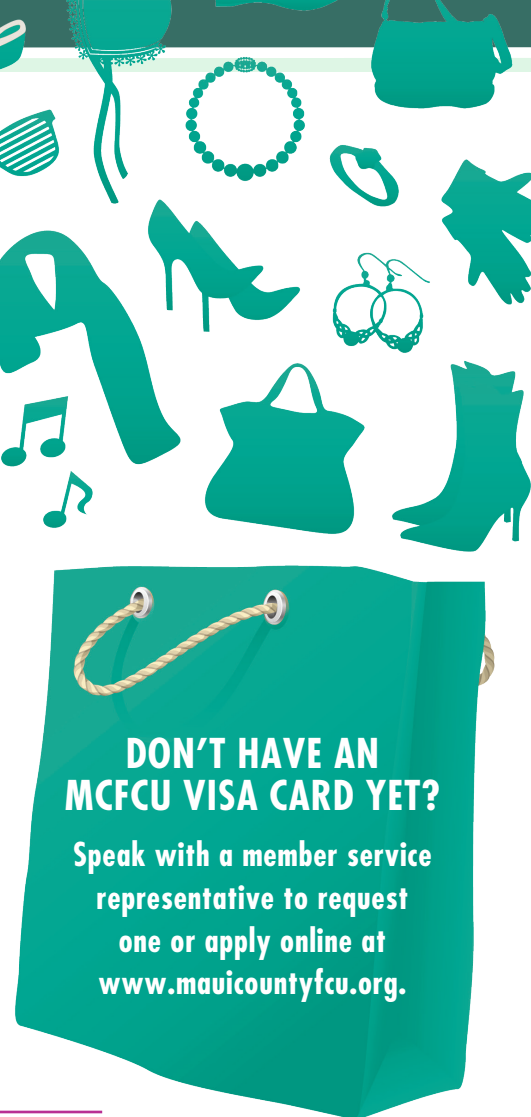
Your Way THROUGH EVERY DAY

From your morning coffee to your weekend getaway, your MCFCU VISA Platinum credit card can help you power through every purchase with extra savings in your pocket.

- **Low, Competitive Rate**
- **No Annual Fee**
- **Easy Balance Transfers**
- **Worldwide Purchasing Power**
- **UChoose Rewards Program**



Plus, when you open a new Maui County FCU credit card between January 1, 2018 and March 31, 2018, you'll receive 10,000 bonus UChoose reward points, which can be used for travel, merchandise, gift cards and many more.



GO AHEAD and Buy or Refi!

Whether you're looking to refinance your existing auto loan or shopping for a new or used car, you can get the most bang for your buck right here at your local credit union.

- **Low rates**
- **Flexible terms**
- **Local Financing**

Don't pay more than you have to. Stop by the Credit Union for current rates and application information, or visit www.mauicountyfcu.org to get started with our secure online application.



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.

LEAVE DEBT Behind

From leftover holiday bills to high-rate credit card balances and emergency expenses, a low-rate Personal Loan from Maui County Federal Credit Union can help you hit the debt reset button and get a fresh start on your finances for the New Year.

OUR PERSONAL LOAN CAN BE USED TO:

- Consolidate Debts
- Fund a Family Vacation
- Payoff Holiday Bills
- And More!

Everything you need for a fresh start is right here at MCFCU. Stop by the Credit Union to speak with a member service representative about consolidating your debts today.

Save on TurboTax and Get a Chance to **WIN \$25,000!**

As a Maui County Federal Credit Union member, you can save up to \$15 on TurboTax® – the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund – plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th. Start TurboTax today for free!



MORE SAVINGS with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit www.LoveMyCreditUnion.org or www.mauicountyfcu.org to learn more today!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yo/guarantees.jsp> for TurboTax product guarantees and other important information.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

Loan Rates

Effective December 1, 2017

*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.....4.75% 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 9/1/17 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 12/1/17. 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.

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

ARLENE REGLOS

Congratulations to Arlene Reglos, who was recently named the MCFCU employee of the quarter!



Promotions

Congratulations to the following employees on their recent promotions!

CHERYLYN "U'i" KELEKOMA
MSR III

SHAINA IBANEZ-FERNANDEZ
LOAN OFFICER II

TRIXIE NISHIHARA
MSR II

MYLENE LOQUE
CONSUMER LOAN SUPERVISOR

New Hires

Let's Welcome to Our Ohana...

LEILA ELF
MORTGAGE LOAN PROCESSOR
HELENA AGASID
MSR I
KAYLIN CABRAL
MSR I

Holiday Closings

MARTIN LUTHER KING JR. DAY

MONDAY, JANUARY 15

PRESIDENTS' DAY

MONDAY, FEBRUARY 19



MCFCU CHECK-UP

	Nov '17	Nov '16	Difference	% Change
Members	18,738	15,236	3,502	22.99%
Total Shares	271,126,345	234,576,422	36,549,923	15.58%
Loans	142,666,929	133,677,945	8,988,984	6.72%
Assets	318,546,150	273,552,975	44,993,175	16.45%



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

