

Mālama connection

THE NEWSLETTER FOR MEMBERS OF MAUI COUNTY FEDERAL CREDIT UNION

Set Your Teen Up for Financial Success

The habits your teen builds today can shape their financial future for years to come. Our Teen Account is designed to give teens ages 13-17 the real-world tools and experience they need to start that journey on the right foot. From learning the value of saving to spending wisely, we give teens the tools to build good financial habits that last.

Why Create a Teen Account:

- Teens get a **free contactless debit card** with the opening of a checking account, giving them real-world experience managing their own spending.
- With our **mobile app**, they can check balances, deposit checks, and watch their money grow—all from their smartphone.
- We reward good grades, teens can **earn \$1 for every A or ME** (up to \$5 per quarter).
- They get **free coin machine access** — turning spare change into savings!
- **Learn and earn** with the Zogo financial education app. Teens earn points by completing bite-sized lessons and can enter to win \$25 by playing on our leader board.

A bank account isn't just a place to hold money, it's a stepping stone to financial independence - teaches responsibility, helps set goals, and gives confidence in managing their finances.

A Bonus for YOU

Refer a teen for new a savings with checking account, and as a thank you, you'll **receive \$50** through August 31, 2026! It's our way of saying mahalo for helping your teen start their financial journey.

Stop by a branch or visit mauicountyfcu.org to make an account opening appointment today and help your teen take the first step toward a brighter financial future!

More Than a Loan: A Milestone Worth Remembering



For Laetitia-Iris, purchasing her first vehicle on her own was more than just a transaction — it was a milestone. And choosing where to finance it was just as important as choosing the car itself.

She didn't have to look far. Her ohana had already built a personal relationship with the staff at Maui County Federal Credit Union over the years, and for her, that made all the difference.

"I decided on Maui County Federal Credit Union because of the convenience,

their in-house services, and the personal relationships my ohana has built with the staff over the years," she shared. "It's a place where I felt supported and valued."

The process moved quickly — her loan was approved within four to five days. "The application process was quick and easy," she said. "Every step of the way, the staff made the experience smooth and stress-free."

For Laetitia-Iris, it wasn't just about driving off the lot in her first car. It was about feeling confident and cared for along the way. "Their support gave me confidence and made purchasing my first vehicle on my own something I'll always remember with gratitude."

At Maui County FCU, that's exactly the kind of experience we strive to create — because caring for our members goes far beyond the transaction.



Put Your Home's Equity to Work — At a Low Fixed Rate for 3 Years

Every mortgage payment builds equity — the gap between what your home is worth and what you still owe. A Home Equity Line of Credit (HELOC) lets you tap into that equity when you need it, without selling your home or refinancing.

Right now, new HELOCs come with a low fixed rate for the first three years, so you can borrow with confidence and know exactly what to expect.

A HELOC works like a flexible credit line: you're approved based on your home's equity, draw funds as needed, and pay interest only on what you use. Popular ways members put it to work:

- **Home improvements** — remodel, repair, or upgrade, often boosting your home's value
- **Debt consolidation** — combine high-interest balances into one predictable payment
- **Education costs** — cover tuition for you or a family member
- **Major expenses** — weddings, medical bills, or helping family with a down payment
- **Emergencies** — peace of mind with funds ready when you need them



Curious if a HELOC works for your goals? Give us a call at (808) 242-8879, email us at mortgage@mauicountyfcu.org or visit our website to schedule a free consultation. We're happy to answer your questions and help you make the most of what you've already built.

Tee off for Maui's Keiki

Credit unions have always been built on a simple idea: people helping people. For eleven years, the Credit Unions of Maui have carried that philosophy off the teller line and onto the fairway — uniting our community around causes that strengthen the island we all call home.

This year, tournament proceeds will benefit the Maui Junior Golf Association (MJGA), a nonprofit that has quietly been doing something important for over six decades: making sure that a child's zip code or family budget is never the reason they miss out on the life-changing lessons that sport can teach.

Golfers of all skill levels are welcome to participate in this four-person, modified scramble tournament at Waiehu Municipal Golf Course on Saturday, July 25. Registration begins at 5:30 a.m. with a 6:30 a.m. shotgun start. For \$175 per player, participants will enjoy a round of golf, a cart, green fees, two mulligans, and a post-tournament lunch.

In addition to great golf, players can look forward to on-course contests, exciting door prizes, and the rewarding feeling of giving back to a cause that truly makes a difference in our community.



Since 2014, Kahului FCU, Maui County FCU, MauiFed CU, Maui Teachers FCU, Valley Isle Community FCU, and Wailuku FCU have collaborated each year to rally golfers around a worthy local cause. Together, they've raised over \$301,000 for Maui nonprofits — and this year, they're aiming to add meaningfully to that legacy.



SCAN TO REGISTER

Mahalo Edwin Okubo: Honoring a Legacy of Service

After nearly three decades of dedicated board leadership, Edwin Okubo has retired from the Maui County Federal Credit Union Board of Directors. The word that best describes his tenure is service.

Edwin became a member of the Credit Union in 1971 and joined the Board of Directors in 1996. Over the years, he rose to serve 10 years as Board Chair and eight years as Vice Chair, helping guide the Credit Union through periods of growth, change, and challenge.

"Edwin has always embodied the credit union philosophy of people helping people — not just in the boardroom, but in every corner of this community," said Michele Kawahara, CEO of Maui County Federal Credit Union. "His decades of service to the people of Maui, his quiet dedication, and his genuine care for our members are an inspiration to all of us. We are deeply grateful for everything he has given to this Credit Union and to our community."

It is a commitment rooted in a lifetime of public service. A proud graduate of Lahainaluna High School and the University of Hawai'i at Mānoa, Edwin served his country as a U.S. Army veteran before dedicating nearly 38 years to the County of Maui as Federal Programs Coordinator, Federal Programs & Housing Coordinator, and Housing Administrator. His service on the Hale Mahaolu Board and the Hawai'i Community Reinvestment Corporation further reflects a man who has always directed his experience and expertise toward the well-being of his community — the same values he brought to Maui County Federal Credit Union for nearly 30 years.

On behalf of our board, staff, and members, we extend our deepest aloha and gratitude to a man who has spent a lifetime putting people first.

Mahalo nui loa, Ed - it has been an honor.



Your Security is Our Priority

There are real people on the other end of every call, message, and branch visit at Maui County Federal Credit Union — people like our Member Care team, pictured to the right, who genuinely care about your financial well-being and the security of your accounts. That's exactly why we want to talk about something serious that's happening in our community right now.

Fraudsters have been calling our members using a local phone number — one that may even look familiar — and pretending to be from our fraud department. These callers sound professional. They're friendly, they seem to know who you are, and they create a sense of urgency that makes it feel like you have to act immediately. That's exactly what they're counting on.

What's Happening?

During these calls, fraudsters are convincing members to share their full debit card number, expiration date, and CVV code — along with their online or mobile banking username and password. Once they have that information, they move fast. They're loading your card details into digital wallets like Apple Pay, Google Pay, and Samsung Pay, and making purchases within minutes.

Here's the most important thing to know: we will never call you and ask for your full card number, CVV, or digital banking password. Ever. If someone asks for that, it's a scam — no matter how legitimate they sound.



How To Protect Yourself

- **Hang up if you feel pressured.** Fraudsters create urgency on purpose. If a caller is rushing you or making you feel anxious, hang up. Then call us directly at the number on the back of your card.
- **Never share your CVV or full card number over the phone.** Your CVV is the 3-digit code on the back of your card. No legitimate bank or credit union will ever ask you for it over an inbound call.
- **Keep your digital banking password private.** Your online banking login is yours alone. Our staff will never need your password to assist you — anyone who asks for it is not from us.
- **Check your digital wallets.** If you think you may have been targeted, review Apple Pay, Google Pay, or Samsung Pay for any cards or transactions you don't recognize and remove them immediately.
- **Change your passwords right away.** If you gave out your digital banking credentials in a call, change your password immediately through our website or app, then call us so we can help secure your account.
- **Tell a friend or family member.** Older family members are often targeted by these scams. Share this information with the people you care about so they know what to watch for too.

Think you've been targeted? We're here.

If you received one of these calls, even if you didn't share any information, please reach out to us. Call 808-244-7968, send us a secure message through digital banking, or visit any branch. We'll review your account, freeze your card if needed, and walk you through next steps. There's no judgment here, these scammers are sophisticated, and it can happen to anyone. What matters most is acting quickly.

Supporting Lahainaluna High School Students

Congratulations to the scholarship recipients of this year's Lahainaluna High School scholarship! Pictured from left is Foundation Board member Joel Navarro, Iokua Cabanilla, Samantha Abut, Lena Granillo, Whitney DeGama, Board member Laurie Kam DeGama, Alexander Romo, Nicholas Rabana Haia, with Maui County FCU President and CEO Michelle Kawahara and Lahaina Operations Manager Manu Benz.

A special mahalo to Mr. Niko and his Lahainaluna High School business classes for participating in our sponsored financial education curriculum and inviting us to speak about credit unions and real-world financial knowledge.





MAUI COUNTY
FEDERAL CREDIT UNION

Congratulations EMPLOYEES



Alia McKee

Promoted from Branch
Manager to Director of
Branch Operations

Junie Tanaka

Promoted from Member
Service Representative to
Member Care Specialist



Renee Saribay

Accounting Clerk
20 years of service



Zeruiah Koko

Promoted from Senior Member
Service Representative to
Collections Officer



Congratulations
Kyle

After 22 years of dedicated service, we wish
Kyle Iwaishi a happy retirement!

UPCOMING HOLIDAYS

August 21 - Hawaii Statehood Day
September 7 - Labor Day
October 12 - Discoverers' Day

MCFCU in Our Community

At Maui County Federal Credit Union, people helping people goes beyond providing exceptional financial service. This year, our team has shown up, rolled up their sleeves, and given back alongside incredible organizations serving Maui County. Here's a look at our team in action.

Binhi At Ani Filipino Community Center



Our team volunteered to help prepare and deliver 220 hot meals – making sure kupuna never miss a vital lunch on the weekends.

Feed My Sheep

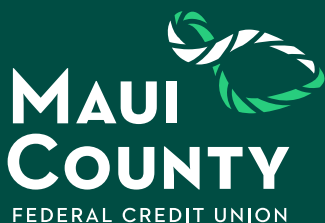


Our employees and their families volunteered with Feed My Sheep to help distribute food to Central Maui residents in need, bringing hope and nourishment to our neighbors.

Maui Food Bank



From packing 1,000 lunches for the 'Ai Holo Program to sorting 20,000 pounds of food for the Annual National Letter Carriers Food Drive, we rolled up our sleeves to help make sure Maui families and keiki have enough to eat.



Kahului Branch
Maui Marketplace
270 Dairy Road, Suite 146

Monday – Friday 9 a.m. – 5 p.m.
Saturday 9 a.m. – 1 p.m.

MAUICOUNTYFCU.ORG
INFO@MAUICOUNTYFCU.ORG

Lahaina Branch
270 Lahainaluna Road

Monday – Friday 8:30 a.m. – 4:30 p.m.

Wailuku Branch & Main Office
224 Kehalani Village Drive

Monday – Friday 8:30 a.m. – 4:30 p.m.

Insured by NCUA

