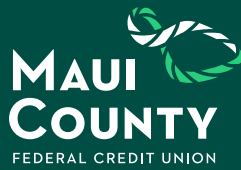


Mālama



APRIL 2022

connection

THE NEWSLETTER FOR MEMBERS OF THE MAUI COUNTY FEDERAL CREDIT UNION

Just for Members



→ Contactless Debit Card

Your Maui County FCU debit cards will be contactless starting April 1, 2022. If you have a Maui County FCU debit card you will automatically be issued a new contactless card when your debit card expires, or inquire about a contactless card by calling (808) 244-7968. You can also add your debit card to your mobile wallet on Apple, Google or Samsung Pay.

→ Free Financial Education

Access our new financial literacy platform at mauicountyfcu.enrich.org. We are excited to partner with Enrich to equip you with knowledge, tools, and resources tailored to your financial journey and goals.

Reach your financial goals by starting with personal understanding. What would you like to accomplish? How does your relationship with money affect your decisions?

- **Register with Enrich** by taking a few minutes to sign-up, then begin your personal financial wellness journey today!
- **Get a financial checkup** and create a personalized plan to assist you in achieving your financial goals.
- **See your recommendations** and have personalized resources and progress on your financial wellness journey delivered to you.

→ 2021 Annual Report

If you're interested in seeing how we did and the impact we had in our community last year, view our 2021 Annual Report on our website or scan the QRC.



15052-NL-0422

Drive away with a great rate on a new ride

Rates as low as
1.99%
APR* for 60 months

RATES GOOD FOR NEW OR USED AUTO LOANS, AS WELL AS REFINANCING FROM ANOTHER LENDER.

For more information email loans@mauicountyfcu.org or call (808) 856-3110. Apply now online at mauicountyfcu.org.



Get a checking account that gives you cash back



Earn
8.0%
cash back**

DOUBLE YOUR CASH BACK INTRODUCTORY OFFER!

Automatically receive 8.0% cash back** on purchases up to \$250 for the first month after opening a Cash Back Checking account and up to 4.0% cash back on purchases up to \$250 thereafter.

* Annual Percentage Rate (APR) shown is for the lowest available rate for vehicles up to 4 years old. Your APR depends on credit worthiness, product and term selected, and other factors. All loans require membership in the credit union, Hawaii residency, and underwriting approval. Valid from 4/1/22 - 6/30/22. Rates, terms, and conditions are subject to change without notice. Refinancing of an existing Maui County FCU loan is not eligible for this rate. Other restrictions and conditions apply. Payment example: Loan amount of \$35,000.00 at 1.99% for 60 months would have a monthly principal and interest payment of \$614. ** When opening a new Cash Back Checking Account 4/1/22 - 6/30/22, earn 8.0% cash back on up to \$250 in debit card purchases for the first (1) month and 4.0% cash back on up to \$250 in debit card purchases each month when qualifications are met thereafter.

Update on Kehalani location



On March 11, 2022 with the roof of our future main office and Wailuku branch at Kehalani Village Center done, we celebrated the topping off of the building by thanking the contractors and construction workers who have made the work on the building possible thus far. A small group of workers, Board members, Supervisory Committee Members and employees commemorated the occasion in what is currently an open-air branch lobby and toured the building.

Over the past 14 months the ground has been graded, foundation poured, steel and framing for the exterior walls and roof has gone up, and sprinklers installed. Currently steel framing for the interior walls is going up, electrical is going in and air condition is being installed. The building is on track for substantial completion by early August, and we hope to be able to move from our Wili Pa Loop location across the street from the Wailuku Post Office and begin serving you at this location in October 2022.



From left, Board Directors Edwin Okubo, Karen Oura, Robert Kawahara, Richelle Lu and Supervisory Committee member Rhonda Loo.



Mahalo to the construction works and contractors who have made our new building possible!



Members of our leadership team taking a look at the progress.



Standing in what will be a future contact center.

Top 9 cyber security tips

Tip #1 - You are a target to hackers
Assume it could happen to you. We are all at risk and the stakes are high - both for your personal and financial well-being.

Tip #2 - Keep software up-to-date
Installing software updates for your operating system and programs is critical. Always install the latest security updates for your devices by turning on Automatic Updates for your operating system and using web browsers such as Chrome or Firefox that receive frequent, automatic security updates.

Tip #3 - Beware of Phishing scams
Phishing scams are a constant threat - using various social engineering ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information. Be suspicious of email messages or phone calls asking for personal or financial information.

Tip #4 - Practice good password management
We all have too many passwords to manage - and it's easy to take short-cuts, like reusing the same password. A password manager can help you to maintain strong, unique passwords for all of your accounts.

Tip #5 - Be careful what you click
Avoid visiting unknown websites or downloading software from untrusted sources. These sites often host malware that will automatically install and compromise your computer. If attachments or links in the email are unexpected or suspicious for any reason, don't click on it.

Tip #6 - Never leave devices unattended
The physical security of your devices is just as important as their technical security. If you need to leave your laptop, phone, or tablet for any length of time - lock it up so no one else can use it.

Tip #7 - Use mobile devices safely
Lock your device with a PIN or password - and never leave it unprotected in public. Only install apps from trusted sources (Apple AppStore, Google Play). Keep the device's operating system up-to-date.

Tip #8 - Install antivirus/anti-malware protection
Only install these programs from a known and trusted source. Keep virus definitions, engines and software up-to-date to ensure your programs remains effective.

Tip #9 - Back up your data
Back up regularly - if you are a victim of a security incident, the only guaranteed way to repair your computer is to erase and re-install the system.

Show our community love

Let's help our local nonprofits together!

We might be biased, but one of the best things about Maui County FCU is that we're local. We exist to serve individuals throughout the County of Maui, which means we can focus our efforts on providing financial services and positively impacting our Maui community. We're excited to share that starting in May, we'll be launching a new community giving program to increase our community giving.

Malama Kākou Maui, our community giving program, will support one local nonprofit throughout one month of each quarter (in February, May, August and November). Throughout the month we will be collecting donations online and at all three of our branches in support of a nonprofit organization. The impact of funds raised will be even greater with Maui County FCU matching collected donations up to \$2,500!



Since 2021, we've been supporting Ka Lima O Maui by donating newspaper for shredding by their Medicaid waiver participants. Ka Lima O Maui provides job training and jobs for individuals with disabilities.



Since 2021, we've volunteered with Feed My Sheep to distribute food to those in need in central Maui and Lahaina.



Since 2017, we've helped the Maui Food Bank in various ways including food drives, monetary donations and volunteering regularly.

If you'd like to nominate a nonprofit organization for support, please email hello@mauicountyfcu.org. Qualifying nonprofits must be a 501(c)3 designated organization located in the County of Maui, must be nominated by a Maui County FCU member, and cannot have been a nonprofit selected within the previous 24 months.

Call for small businesses

Do you own or know of a member owned small business operating in the County of Maui? We want to hear from you! Please email us at hello@mauicountyfcu.org and let us know the name of your company and the product or service that you provide. We have some new and exciting things in the works to support our locally owned small businesses.

Celebrate Financial Literacy Month

On March 9, 2004 Senate Resolution 316 was passed designating April as "Financial Literacy Month." Senator Daniel Akaka of Hawaii sponsored the bill, which resolved to raise public awareness about the importance of financial education in the United States and the serious consequences associated with a lack of understanding about personal finances.

The bill states "that the President issue a proclamation calling on the federal government, States, localities, schools, nonprofit organizations, businesses, other entities, and the people of the United States to observe the month with appropriate programs and activities."

We're celebrating Financial Literacy Month this year with a variety of opportunities to invest in you by growing your financial knowledge and well-being:

- **Kids** can stop by any of our branches to get a "Trip to the Credit Union" activity pack throughout April.
- **Teens** can learn and earn gift cards for merchants including Amazon, Nike and Target on the Zogo app. Join our 'Opio leaderboard with code "G6SE" to win prizes throughout April.
- **Personalized resources** to help you meet your financial goals are available on our website or scan the QRC.
- **Follow us on Instagram** to get details on and join our Financial Literacy Month challenge for the opportunity to win awesome prizes!





LOCATIONS

Wailuku Branch and Main Office

1888 Wili Pa Loop

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

Saturday hours suspended

Coin machine available.

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.

Coin machine available.

HOLIDAYS

May 30 - Memorial Day

June 20 - Juneteenth Observed

July 4 - Independence Day

CAREER OPPORTUNITIES

Member Service Representative

(Teller), Lahaina and Wailuku

Join our team! We're looking for a couple of outgoing, detail-oriented individuals for our Lahaina and Wailuku branches. Responsible for providing a variety of paying and receiving functions for members, including processing deposits, withdrawals, loan payments, cashiers' checks, money orders, and cash advances. Balances each day's transactions and verifies cash totals.

Great benefits including paid vacation and sick leave, medical, dental, 401(k) and pension plan.



Visit mauicountyfcu.org for full job description and application, or scan the QRC to take you there.

Employee NEWS



PROMOTIONS

Alia Arcangel

Operations Manager,
Wailuku to Branch
Manager, Kahului



Jolynn Nishikuni

Financial Service
Representative
to Operations
Manager, Wailuku



JaydeeLynn Bio

Member Service
Representative to
Loan Processor



Anna Kutsunai

Loan Officer to
Loan Officer II

ANNIVERSARIES

10 years of service

Janeysa Koko

Operations Manager,
Lahaina



5 years of service

Jason Matsui

Consumer Loans
Manager



15 years of service

Regan Ohira

Mortgage Manager



5 years of service

Kim Riglos

Financial Service
Representative

NEW HIRES

Shae-la Ann Martin

Member Service
Representative,
Wailuku



Anuheia Tinao

Member Service
Representative,
Kahului

