

Hokuiki Herald

JANUARY
2024

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



Fun Ways to Launch a Money Smart Year

Hey there, young money wizards! As we wave goodbye to the old year and say hello to the new one, it's the perfect time to sprinkle a little financial magic into our lives. Let's dive into some ways to start the new year with healthy money habits!

- Piggy Bank Adventures:** Grab your trusty piggy bank and let the savings adventure begin! Start by setting a goal, like saving for a special toy or a day out with friends. Drop those spare coins in your piggy bank regularly, and watch your savings grow. It's like a magical treasure chest!
- Super Saver Calendar:** Create a fun calendar to track your savings journey. Each day you save money, give yourself a shiny star or a colorful sticker. Challenge yourself to fill the entire month with savings stars.
- Money Detective Game:** Become a money detective and search for ways to save. Check your home for loose change, and help with chores to earn a little extra pocket money. The more you investigate, the more treasures you'll find!
- Budgeting Bingo:** Have fun budgeting with a game of Budgeting Bingo. Create a bingo card with different spending categories like toys, treats, and games. When you spend money, mark it off on your card. Can you get a bingo without spending too much?
- Thrifty Shopping Adventures:** Before heading to the store, make a list of what you need. Stick to your list to avoid impulse buys. It's like embarking on a thrifty treasure hunt - find only the treasures you planned for!
- Goal-Setting:** Think about what you want to achieve with your money this year. Do you want to save for a big dream, like a toy or a special event? Set money goals.
- Sharing is Caring:** Spread some financial magic by sharing with others. Donate a portion of your savings to a cause you care about. It's a heartwarming way to make a positive impact in you community and beyond.

Remember, young money wizards, starting the new year with healthy financial habits can be an exciting adventure. With some planning and determination, you'll be on your way to becoming a wizard of wealth!



Redeem your tokens for prizes!

2
TOKENS

Mini Animal Mochi Squishies
Crocs Charms
NEW: Play Doh

5
TOKENS

Variety of Squishy Fidgets

10
TOKENS

Assorted Squishies and Lego Sets
NEW: Nerf Blasters | Soccer Balls

25
TOKENS

Building Kits | Squishmallows
NEW: Footballs

50
TOKENS

Remote Controlled Vehicles | Germ Art
NEW: Jumbo Nerf Blaster

Prizes may vary by branch and are available while supplies last.

Why Your Credit Union is Upgrading Its Brain

Just a heads up that all of our locations will be closed from Friday, March 1, 2024, through Monday, March 4, 2024, in order to upgrade our core processing system. During this time you won't be able to access your Kids Club accounts, which includes online and mobile banking access. You will receive a paper statement for your account as of February 29, 2024, in the mail even if you have e-statements. Please visit our website for the latest updates.

Wondering why a credit union might decide to switch up its core processing system? Well, buckle up, because it's like giving your piggy bank a high-tech upgrade!

Picture this: your credit union is like a super-smart robot that helps you save and use your money. Sometimes, even robots need new software to work better and faster. That's what happens when a credit union converts its core processing system - it's like getting a super cool new brain for our money managing robot!

But why do they do it? Imagine you have a favorite game on your tablet, but it starts to slow down. You'd want

to upgrade, right? Credit unions do the same thing with their systems to make sure everything runs smoothly for all of us.

So, what's in it for you? Well, when the credit union gets its new processing system, it means handling your money becomes even more secure and efficient. It's like getting a superhero cape for your Kids Club account! You might notice things like your statements and online banking.

In the end, it's like giving your friendly money robot a cool makeover - making your savings experience even more awesome! So, next time your credit union talks about a core processing system switch, just know it's like upgrading to the latest and greatest version of your favorite game!

Now, let's dive a bit deeper into the tech magic happening behind the scenes. Think of the core processing system as the brain and nervous system of your credit union. It's responsible for all the important tasks, like tracking how much money everyone has, making sure transactions are super safe, and even helping us get loans for exciting things

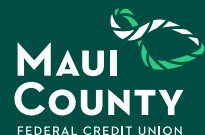
like a dream bike or a cool new toy. When the credit union upgrades this system, it's like giving our money superhero a turbo boost. It can do more, which means the credit union will have more opportunities to add services and products that can help you in the future especially as you reach your teenage years and into adulthood!

But here's the really cool part - this upgrade isn't just about speed. It's also about making everything super smart. Just like how you learn new things every day, the upgraded system is designed to learn and adapt too. It becomes even better at spotting things that might be tricky, like suspicious activities or potential hiccups in our money adventures. So, when your credit union says they're converting their core processing system, they're basically giving your money superhero a PhD in financial awesomeness!

In the end, it's like our credit union is getting a technology makeover, making sure your money is as safe, accessible, and secure as possible. So, get ready for an upgraded money-saving adventure - it's like having a trusty sidekick that just got a high-tech superhero suit!

We LOVE our Super Savers!

Join these superstar savers by saving money in your Kids Club account. For every \$10 deposited, you'll receive one token up to \$50 per day. Tokens can be redeemed for cool stuff in our Kids Club Prize Corner, with prizes ranging from 2 - 50 tokens. New prizes drops are announced in this Hoku Iki newsletters every three months.



BRANCH LOCATIONS:

Kahului (Maui Marketplace)
270 Dairy Road, Suite 146
Monday - Friday
9:00 a.m. - 5:00 p.m.
Saturday 9 a.m. - 1 p.m.

Lahaina (Fairway Shops)
2580 Kekaa Drive, Suite 117
Monday - Friday
9:00 a.m. - 2:00 p.m.

Wailuku Branch
224 Kehalani Village Drive
Monday - Friday
8:30 a.m. - 4:30 p.m.

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