



# THE BEACON

The Newsletter for Members of the Maui County Federal Credit Union



## Summer BREAK FOR *Low Rates*



Get ahead of your summertime plans with a low-rate auto loan from Maui County Federal Credit Union. We're pleased to offer flexible, affordable financing on new and used cars, trucks, SUVs and more.

- **Competitive Rates**
- **Flexible Terms**
- **Local Financing**

Visit [www.mauicountyfcu.org](http://www.mauicountyfcu.org) for current rates and to get started with our convenient online application today.

## CASH BACK CHECKING

More for you.  
More to love.



When it comes to checking accounts, why settle for free when you can get in on an account that's not only free, but rewarding too? With our **4% CASH BACK REWARDS CHECKING** account, you can enjoy monthly rewards, refunds on ATM fees, and more.

### FEATURES OF CASH BACK REWARDS CHECKING INCLUDE:

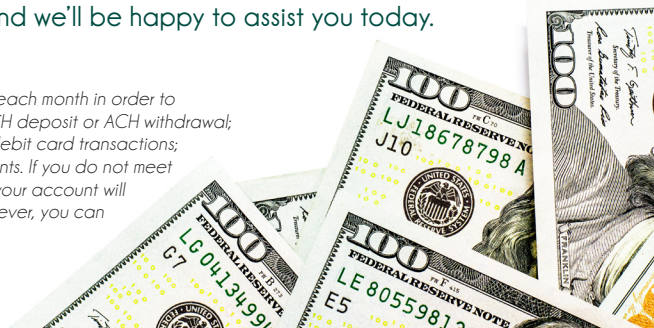
- **MONTHLY REWARDS:** Qualifying accounts can earn up to \$10 cash back.
- **ATM FEE REFUNDS:** If you meet the monthly requirements, the Credit Union will refund your nationwide ATM (surcharge) fees up to a maximum of \$20.00 per month.\*
- **24-HOUR ACCESS:** Just like our regular checking accounts, Cash Back Checking provides free Online Banking, free e-Statements, free telephone access and a free VISA Debit Card.

**No Transaction Limitation ■ No Maintenance Fee**  
**No Monthly Service Fee ■ No Deposit, Withdrawal, or Transfer Fee**

### *Ready to get started?*

Stop by the Credit Union and we'll be happy to assist you today.

\*The following requirements must be met each month in order to qualify for rewards: have at least one ACH deposit or ACH withdrawal; perform 10 or more signature (non-PIN) debit card transactions; enroll in and agree to receive E-statements. If you do not meet these criteria during a particular month, your account will not earn the rewards for that month. However, you can re-qualify the following month.



# 2019 SCHOLARSHIP WINNERS

## CONGRATULATIONS TO THE LAHAINALUNA FOUNDATION SCHOLARSHIP RECIPIENTS OF 2019!

**Christina Jean Tadeo**

**Dakota Delos Reyes**

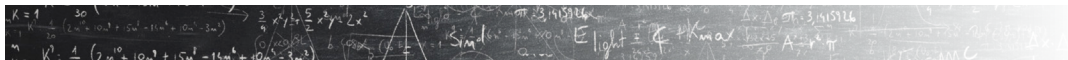
**Sami Saribay**

**Joanna Marie Acosta**

**Brooke Whitehead**



*Gary Fukuroku, President and CEO (Left) and Emi-Lei Sodehani Cabanilla, Lahaina Branch Manager (Right) presented (5) \$1,000 Maui County FCU Scholarships to: Christina Jean Tadeo, Dakota Delos Reyes, Sami Saribay, Joanna Marie Acosta, and Brooke Whitehead.*



**Holiday Closings**

**INDEPENDENCE DAY**  
Thursday, July 4

**ADMISSIONS DAY**  
Friday, August 16

**LABOR DAY**  
Monday, September 2

## Make the Move with MCFCU **HOME LOAN SOLUTIONS**

If you're considering the purchase of your first home or upgrading to a new home, Maui County Federal Credit Union can help you take the next step in homeownership. From application to closing, our home loan experts will guide you through every step of the lending process and answer any questions you have along the way.

Our home loan solutions include:

- **FIXED RATE MORTGAGE**
- **ADJUSTABLE RATE MORTGAGE**
- **HOME EQUITY LOANS**
- **AND MORE**

Ready to get started? Stop by the Credit Union to learn more about our mortgage solutions or visit [www.maui-countyfcu.org](http://www.maui-countyfcu.org).





# Email Phishing



Phishing is a type of cyber-attack, where “bad actors” send fraudulent emails impersonating friends, acquaintances, or co-workers to get you to disclose sensitive information or download malware. Emails with seemingly bizarre requests for “gift cards to pay someone” or confirming a fact that person should already know are indications of fraud. Never open an attachment or link from an email that you are unsure of or did not request.

FOR MORE INFORMATION VISIT

[www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams](http://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams)

ALERT!



## FRAUD PROTECTION: Scam Alerts

Every year, crooks find new ways to combine sophisticated technology with age-old tricks to defraud millions of people and convince them to send money or give out personal information. Stay a step ahead with these tips to spot and recognize the most recent scams of the year.

**Fake invoices** – Scammers have put a new twist on the old phishing scam. This time around, they pose as a well-known tech company, email you a phony invoice showing you’ve made a recent purchase from them, and then prompt you to click a link (where they install ransomware or collect personal information) if you didn’t authorize the purchase.

**Social security administration impersonations** – Impersonators claim to be from the social security administration and say there’s been a computer problem that requires you to confirm your social security number.

**Charity imposters** – Scammers pretend to be a charity in an attempt to get your wallet. Most often, they require donations be made as cash payment by mail or via gift card or money wire.

**Emergency assistance** – Whether by phone, email, in person, or via a messaging app or game, scammers make up an emergency and ask for monetary assistance to help them get out of harm’s way.

### TIP:

Never send cash or gift cards via mail, give credit or debit card numbers to an unverified contact, share personal or financial information online or over the telephone, or respond to links or open attachments within suspicious emails.

## Loan Rates

Effective July 1, 2019

\*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 .....5.25% 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 7/1/19 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

Hoku Iki 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 7/1/19. 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 11/01.



## COMMUNITY SERVICE VOLUNTEERISM

Mahalo to Marisa & Juliet for representing Maui County FCU well at the "Blossoms for the Brave" event with the Kaunoa Senior Services on Friday, May 24, 2019.

## WAILUKU BRANCH (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

Arthur Tabano

Kirsten Szabo

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

## Congratulations to Fran Nelson on her Retirement!

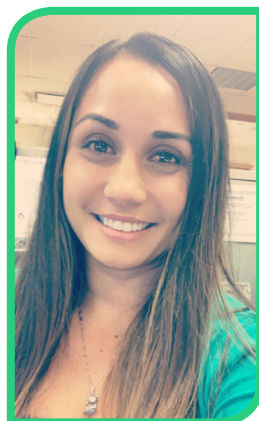
After 27 years of service at Maui's Premier Financial Institution of Choice, Fran Nelson retired on Friday, 5/31/2019.

Thank you, Fran, for your years of dedication and commitment to the people of Maui County. Your service is superb, and you will be missed. Thank you for the great memories.

Fran is a huge supporter of Workout Wednesdays, and before she left she said, "Don't stop the yoga on Wednesdays. It's really good."



## Employee of the Quarter



**Brittney Bantilan**

## Welcome New Hires:

### Cody Tolentino

Member Service Representative I

## Promotions

### Kamryn Chang

Member Service Representative II

### Leila Elf

Mortgage Loan Officer

## Anniversaries

### Desiree Echalas

15 years

## MCFCU CHECK-UP

	May '19	May '18	Difference	% Change
Members	19,393	18,947	446	2.35%
Total Shares	\$276,207,886	\$273,369,622	\$2,838,264	1.04%
Total Loans	\$145,513,808	\$143,130,440	\$2,383,368	1.67%
Total Assets	\$326,793,343	\$321,856,243	\$4,937,100	1.53%