



**MAUI COUNTY
FEDERAL CREDIT UNION**

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 8:30 a.m. - 12:30 p.m.

Neighbor Islands (800) 783-6597
Teller Tone Service (800) 285-2932
www.maui-county-fcu.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
Ty Yoshimi, Director

SUPERVISORY COMMITTEE

Ralph N. Nagamine • Glenn Okimoto
Greg Takahashi • Robin Tanaka
Wesley Yoshioka

MANAGEMENT

Gary Fukuroku, President/CEO
Myron Sakamoto, Chief Operations Officer
Cathy Nakamura, Chief Financial Officer
Wes Higuchi, Chief Lending Officer
Grant Nakama, Chief Administrative Officer
Barbara Pagay, Marketing Specialist
Regan Ohira, Loan Manager
Lisa Keene, Consumer Loan Manager
Robyn Yamashita, Director of Branch Operations
Myra Sakai, Branch Manager Kahului Branch
Jersom Buenafe, Operations Manager Kahului Branch
Desiree Toda, Operations Manager
Michael Gurat, Credit Review Manager



THE BEACON

Maui County Federal Credit Union

MĀLAMA KĀKOU • WE CARE July 2014

Holiday Closings

LABOR DAY
Monday, September 1

COLUMBUS DAY
Monday, October 13

Our Newest SEG

Maui County Federal Credit Union is pleased to welcome our newest Select Employee Group,

PASCUAL'S CAFÉ & CATERING!

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 6/1/14. The rates may change after the accounts are opened. Fees could reduce earnings on the accounts. Minimum opening deposit is \$10.00. Minimum balance to earn the APY is \$100.00. Dividends are accrued monthly and credited to your account on the last day of each month.

*Dividends for Christmas Club Accounts are credited to your account annually on 10/31.

Loan Rates

Effective June 1, 2014
*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 4.00% 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 1st & 2nd Mortgages
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, and auto payment.

All rates are as of 6/1/14 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.

PLEASE CALL THE CREDIT UNION AT 244-7968 OR (800) 783-6597 FOR CURRENT RATE INFORMATION OR IF YOU HAVE QUESTIONS

Get More with MCFCU Checking

Do you have a checking account with another financial institution? Are you tired of being charged just for using your account? It's time to let Maui County Federal Credit Union ease your mind. When you make the switch to our checking account, you can rest at ease knowing you'll never be charged a monthly fee, a maintenance fee, a usage fee, or any other kind of ridiculous fee! In fact, our checking is more than just free—it's packed full of fee-free services, including online banking, debit card, direct deposit, and so much more!

Plus, when you open a new checking account, we'll even personalize your MCFCU debit card for free!* Contact a member service representative to open your account today.

*Free personalize card good until 9/30/14



CONGRATULATIONS!

We are pleased to announce the winner of the Membership Drive drawing for an iPad Mini and the winners of the Hoku Iki National Credit Union Youth Week drawings for boogie boards!



GUADALUPE BAUTISTA (L) with JANEYSA KOKO (R) our MSR
Winner of the Membership Drive drawing

Winners of the Hoku Iki National Credit Union Youth Week drawings



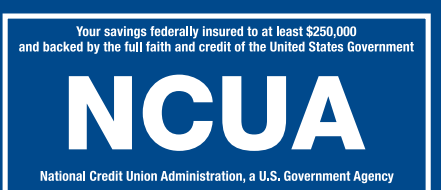
Kiola Riveria



Ho'omalulu Okalani Arquero

MCFCU CHECK-UP

	May '14	May '13	Difference	% Change
Members	14,448	14,337	111	0.77%
Total Shares	\$217,952,689	\$218,097,195	-\$144,506	-0.07%
Total Loans	\$127,911,756	\$144,792,356	-\$16,880,600	-11.66%
Total Assets	\$248,666,923	\$246,426,721	\$2,240,202	0.91%



StaffNews

EMPLOYEE OF THE QUARTER

Danise Cortez

Who was nominated by her coworkers. Thank you for your dedication to the credit union.



NEW EMPLOYEE

Grant Nakama - Chief Administrative Officer

Grant is proud to be a part of Maui County's friendly and hard-working community. He was born and

raised in Wailuku, and after graduating from Maui High School in 2001, left to study Business Administration from UH Manoa. Grant graduated with degrees in Marketing, Business Management, and "Fun Times" in 2005, and returned to live and work in Maui. After making career stops at the County of Maui and Maui Land & Pineapple Company, Inc., he was happy to recently join the MCFCU team as Chief Administrative Officer. Outside of work, Grant likes to spend time cruising with friends and family, coaching baseball, and eating.



WANT MORE FOR FREE?

Apply for our VISA Platinum card!

The MCFCU VISA Platinum credit card always has plenty to offer. And now, when you open a new VISA Platinum card, we'll even personalize it for you for FREE!

The MCFCU VISA Platinum features:

A competitive rate | No annual fee | UChoose Rewards | Friendly, personal service

And more!

Switch to a better card—switch to the MCFCU VISA Platinum. There is also the opportunity through MyCardCreation to Personalize your Debit or Credit Card for FREE!* Stop by the Credit Union or visit www.maui-county-fcu.org to apply today.

*free personalize card good until 9/30/14

Sprint Talk About Savings.

Say hello to the Sprint Credit Union Member Discount

Let us introduce you to valuable savings. Receive a 10% discount* on select regularly priced service plans – plus waived application and upgrade fees. It's all possible thanks to your credit union, Invest in America and Sprint.

You can even save on business accounts with a 15% discount* on select regularly priced business service plans. All this, just for being a credit union member!

Get the details at www.LoveMyCreditUnion.org/Sprint or visit any Sprint retail location.

Call 877.SAVE.4.CU, tell them you're a credit union member and ask to be attached to the NACUC_ZZM corporate ID.

*Application of discount requires a 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For a complete update on the rules of the Sprint Credit Union Member Discount program, please visit www.lovemycrreditunion.org/sprint.

Traveling with Your Maui County FCU Card?

Notify Your Credit Union!

Transactions completed outside your "normal" shopping pattern may be flagged as fraudulent or suspicious activity. That's why it's important to let us know in advance if you have plans to travel out of the area or out of the country. That way, we can place a note on your account and ensure you have uninterrupted, convenient access to your finances wherever you go.



FREEZE FRAME A MOMENT IN TIME

Cox Photography is once again offering Maui County FCU members a FREE 8x10 portrait! This limited time offer is available on the following dates:

August 15-17, 2014
August 22-24, 2014
August 29-31, 2014
September 5-7, 2014



- Includes sitting for up to 12 people
- Several poses to choose from
- Convenient location and appointment times
- Multiple backgrounds available
- All digital and state-of-the-art lighting

To secure your FREE GIFT, call 244-7968 today! A portrait certificate must be picked up at the Credit Union prior to your picture-taking session. Mahalo from Maui County FCU!

SIGN UP STARTS JULY 15!

*\$10 booking fee applies to each appointment scheduled



MOBILE BANKING FOR THE MOBILE YOU

Mobile Banking from Maui County FCU makes it easy to stay connected to your credit union accounts whenever and wherever. Simply download our Mobile Banking app to your mobile device and enjoy instant access to your MCFCU account.

Get started today:

- Download Touch Banking to your iPhone, iPad or Android device
- Enter app code "mauicfyfcu"
- Log into Touch Banking using your Home Banking password
- Check your balance, view transaction history, transfer funds, pay bills, and more

If you have any questions along the way, feel free to contact a member service representative at 808.244.7968, option 7.

Standard carrier rates apply.



Consolidate, Purchase, and More with an MCFCU Loan!

If you have loads of high-rate debt stretching your budget to the max, it may be time to turn to Maui County Federal Credit Union for a Debt Consolidation Loan. This low-rate loan offers an affordable and convenient way to consolidate all your high-rate debts into one low monthly payment!

Debt Consolidation Loan & Personal Loan Rates as Low as **4.75% APR*!**

Could you use a little extra spending cash for the summer? With our Personal Loan, you can get cash to take a vacation, make home improvements, shop for back-to-school necessities, and more! Stop by the Credit Union to apply.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Loan approval is subject to meeting membership and underwriting standards. Your rate may differ from our lowest rate and is determined by an evaluation of credit history, credit score, debt to income ratio, and automatic payroll deductions. Rates, terms, and conditions are subject to change without notice. Payment example: Loan amount of \$2,000.00 at 4.75% for 12 months would have a monthly principal and interest payment of \$170.99.

Credit Unions of Maui Charity Golf Tournament



Hawaii's Credit Unions—including the Credit Unions of Maui—have pledged to raise \$500,000 in five years to help rebuild Kapiolani Medical Center for Women and Children, the only pediatric intensive care hospital in the State. Proceeds from this tournament will help our 5 In 5 fundraising campaign.



Location: Kahili Golf Course

Date: Sunday, September 28, 2014

Time: 7:30 a.m. Check in

9:00 a.m. Shotgun Start

Cost: \$125 per player
Limited to 144 players

Two Man Teams Modified Scramble
(Two Putt Maximum)

Maximum Handicap
Men = 24 • Women = 36

Contact your credit union for more information on entry fee and/or sponsorship.

