

LOAN RATES

(Effective December 1, 2006)
*APR = Annual Percentage Rate.

AUTO LOANS

- New Autos as low as 4.50% APR*
- Used Autos as low as 5.00% APR*

* The rate stated is based on an evaluation of applicant credit, auto payment and loan & collateral protection.

PERSONAL LOANS

As low as 7.50% APR*

* The rate stated is based on an evaluation of applicant credit and auto payment.

REAL ESTATE LOANS

- Home Equity Line-of-Credit
- Land Loans
- A wide variety of 1st & 2nd Mortgages

Call for current rates.

SHARE SECURED LOANS

As low as 2.50% APR

CONSOLIDATION LOANS

As low as 11.50% APR*

* The rate stated is based on evaluation of applicant credit and auto payment.

All rates are as of 12/1/06, are expressed as Annual Percentage Rates (APR) and are subject to change without notice.

DIVIDEND YIELDS

APY = Annual Percentage Yield.

Regular Share Account.....	1.62% APY
Christmas Club Account*	1.62% APY
IRA Share Account Traditional, ROTH, & Coverdell ESA	
Call for current rates	
Share Draft Account.....	0.50% APY
Share Certificates	
6-, 12-, 24- and 36-Month terms	
Call for current rates	

All yields are as of 12/1/06, are expressed as Annual Percentage Yields (APY) and are subject to change without notice. The APY is calculated based on a \$2,500 balance. 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.

PLEASE CALL THE CREDIT UNION AT
OR
FOR CURRENT RATE INFORMATION
OR IF YOU HAVE QUESTIONS.

MCEFCU Check-Up

	November '06	November '05	Difference	% Change
Members	11,342	11,049	293	2.65%
Total Shares	\$127,978,651	\$126,829,789	\$1,148,862	0.91%
Total Loans	\$105,952,021	\$85,878,531	\$20,073,490	23.37%
Total Assets	\$154,278,557	\$149,414,096	\$4,864,461	3.26%

SELECT EMPLOYER GROUPS (SEGs)

- A Packaging Resource, Inc.
- ABC Supply Co., Inc.
- Ace Printing Company
- Aloha Eye Clinic, Ltd.
- Aloha Kia of Maui
- American Express Financial Advisors, Inc.
- Ameritone Maui
- Architectural Design & Construction Inc.
- Asian Star
- Associated Students of Maui Community College
- Bale French Sandwich & Bakery
- Blue Hawaiian Helicopters
- Business Insurance Services, Inc.
- C&O Otsuka, LLC
- Carlsmith Ball, LLP
- Christ the King Church
- Clinical Laboratories of Hawaii - Maui Division
- Commercial Properties of Maui, Inc
- Cutter of Maui
- CVP Entertainment
- Daiichiya-Loves Bakery-Maui
- Destination Maui, Inc.
- Dick's Fumigation Services, Inc.
- Du-Watts Electric, Inc.
- Ekahi Automotive Center
- Guy Horie, DDS
- Hair Performance by Stacy
- Hirose, Kato & Co., LLP
- Hui Malama Learning Center
- Ichiban Okazuya Hawaii
- Imua Family Services
- James Aganos Real Estate Appraiser
- Jonathan K. Lau, DDS
- Kalima O Maui
- Kamehameha Schools-Maui Campus
- Kawika Kai, LLC
- Ken Hankerson, CPA
- Law Offices of Ing, Horikawa, & Jorgensen
- Leslie S. Arakaki, DDS
- Lloyd Y. Kimura, CPA, Inc.
- Maui Beverage & Supplies
- Maui Chemical & Paper Products, Inc.
- Maui County Paramedics Association
- Maui Disposal Company, Inc.
- Maui Economic Opportunity (MEO)
- Maui Family Support Services, Inc.
- Maui Hotel & Restaurant Supply
- Maui Humane Society
- Maui Pacific Properties, LLC
- Maui Realty Company
- Maui United Way
- Millyard Association
- Miyako Sushi, Inc.
- Morrad Food Service
- Ocean 4 Hawaii, Inc.
- Old Republic Title & Escrow of Hawaii
- Outdoor Terrain Care
- Patrick L. Ing, CPA, Inc.
- Pural Water Specialty Co. Inc.
- Queen Lili'uokalani Children's Center
- Ronald M. Fukumoto Engineering, Inc.
- Ronald Kawahara & Co., CPAs, Inc.
- Sam Sato's Inc.
- Shakim Corporation
- Southern Wine & Spirits of Hawaii
- Spectracolor Hawaii Printing & Imaging
- Sugar Cove Condominium
- The Fish Shack
- Valley Isle Motors, Inc.
- Verizon Wireless - Maui Division
- Wailuku Heights Extension Community Association
- Wailuku Hongwanji Mission
- Warren Unemori Engineering, Inc.
- Wayne I. Arakaki
- Wessel & Associates



MAUI COUNTY EMPLOYEES FEDERAL CREDIT UNION

1888 Wili Pa Loop
Wailuku, HI 96793-1272
(808) 244-7968 • Fax (808) 242-1690
(800) 783-6597 (Neighbor islands)
Teller Tone Service (800) 285-2932
www.mauiefcu.org

OFFICE HOURS

Monday, Tuesday, Thursday & Friday

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

Wednesday

8:30 a.m. - 5:30 p.m.



BOARD OF DIRECTORS

Tom Hiranaga, Chairman
Edwin Okubo, Vice Chairman
Donald Terada, Secretary/Treasurer
Frederico Asuncion, Director
Karen T. Oura, Director
Wesley Wong Jr., Director
Clifford Zane, Director

STAFF

Gary Fukuroku, Manager/CEO
Layne Oishi, Loan Manager
Myron Sakamoto, Operations Manager
Cathy Nakamura, Accounting Supervisor
Ray Pascua, Assistant Loan Manager
Barbara Pagay, Marketing Specialist
Lois Akiona, Loan Officer II
Frances Nelson, Loan Officer II
Lisa Keene, Loan Officer I
Myra Sakai, Loan Officer I
Carrie Tam Sing, Loan Officer I
Kyle Iwaishi, Collections Officer
Anna Belle Kutsunai, Loan Processor/Clerk
Mylene Sumibcay, Loan Processor/Clerk
Robyn Yamashita, Senior MSR
Juliet Cortez, MSR II
Shari Shim, MSR II
Desiree Toda, MSR II
Alia-Mae Arcangel MSR I
Jersom Buenafe, MSR I
Amea Marie Dudoit MSR I
Renee Saribay, MSR I
Tiana Septimo, MSR I



THE BEACON

Maui County Employees FEDERAL CREDIT UNION



Myron Sakamoto and Jeff Anderson stand in front of the Lahaina Civic Center ATM.

OUR NEW ATMs ARE UP AND RUNNING!

It's easier than ever to access your accounts, with two SURCHARGE-FREE ATMs available:

- The first, at the **County of Maui building on the second floor lobby**, is a cash withdrawal only ATM.
- The second, at the **Lahaina Civic Center at the Parks Permit Office**, accepts deposits as well as cash withdrawals.

Both ATMs provide balance inquiries and transfers for our members. There is a

surcharge of \$1.50 for non-members. You can still use any First Hawaiian Bank or American Savings Bank ATMs with no surcharge - and remember, you now receive 8 free* transactions per month using any ATM! From the 9th transaction there will be a \$1 transaction fee. This is not to be confused with surcharges, which are added by the owner of the machine.

We hope you will enjoy our new ATMs. We offer more convenience and more choices, because we're always looking for ways to do more for you!

* Transactions are considered to be cash withdrawals and transfers. Balance inquiries and deposits are not considered transactions.



Adrienne Kawano proudly displays the ATM located at the County of Maui Building.

70th ANNIVERSARY SPECIAL

LOOKING FOR A GREAT CHECKING ACCOUNT?

Look no further! You can enjoy all the great benefits of your credit union's Checking Account.

When you open your Checking Account, you'll get your 1st box of checks **FREE** with any design you desire, and get a **FREE** \$7.00 deposit to your opening Checking Account deposit.

Contact the Credit Union and we'll be happy to supply all the details.

*Offer effective February 1, 2007 through March 1, 2007.

ATTENTION ALL VISA CHECK CARDHOLDERS

You can now change your VISA Check Card PIN using our new machine called **IntelliCAT**.



70TH ANNUAL MEETING & LUAU

It's our 70th Anniversary, and we're ready to celebrate! Come join us for a Hawaiian-style Annual Meeting you won't want to miss.

DATE:	March 10, 2007
TIME:	6:00 p.m.
PLACE:	Wailuku Community Center
COST:	\$6.00 per person

Seating is limited, so don't delay! The deadline for ticket purchases is March 2, 2007. Tickets are for members only and are given out on a first come, first served basis. For each ticket sold, \$1.00 will be donated to a Political Action Committee (PAC) that lobbies on behalf of the Credit Union movement.

WE HOPE TO SEE YOU AT THE MEETING!

