

HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR. DAY
Monday, January 21, 2008

PRESIDENTS' DAY
Monday, February 18, 2008

GOOD FRIDAY
Friday, March 21, 2008

MEMBERSHIP FIELD EXPANSION

We are proud to announce the addition of three Select Employer Groups (SEG) to Maui County Employees FCU. Please join us in welcoming the employees and their family members of **BEA in Maui Realty, Maui News (Maui Publishing Company, Ltd.)** and **Steve's Construction.**

DIVIDEND YIELDS

APY = Annual Percentage Yield.

Regular Share Account.....1.77% APY
Christmas Club Account*1.77% APY
IRA Share Account
Traditional, ROTH, & Coverdell ESA
Call for current rates
Share Draft Account.....0.75% APY
Share Certificates
6-, 12-, 24- and 36-Month terms
Call for current rates

All yields are as of 12/1/07, 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 244-7968 OR (800) 783-6597 FOR CURRENT RATE INFORMATION OR IF YOU HAVE QUESTIONS.

MCEFCU Check-Up

	November '07	November '06	Difference	% Change
Members	12,214	11,342	872	7.69%
Total Shares	\$154,430,959	\$127,978,651	\$26,452,308	20.67%
Total Loans	\$138,841,462	\$105,952,021	\$32,889,441	31.04%
Total Assets	\$178,841,598	\$154,278,557	\$24,563,041	15.92%

TAX FORMS COMING SOON

Please watch your mail for some important tax forms coming from MCEFCU:

- IRS Form 1099 INT, for members who earned \$10.00 or more in dividends on Credit Union accounts;
- IRS Form 1099R for members who had IRA distributions;
- IRS Form 1098 for members who paid at least \$600.00 in interest on Credit Union mortgages; and
- IRS Form 1099Q for members who had Coverdell ESA distributions.

Be sure to save these forms for your tax preparation. If you feel you should receive one of these forms but didn't, please contact the Credit Union. Your account information is also included at the bottom of your December 2007 statement.



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 - Friday
8:30 a.m. - 4:30 p.m.
Saturday
8:30 a.m. - 12:30 p.m.



BOARD OF DIRECTORS

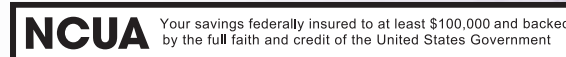
Tom Hiranaga, Chairman
Edwin Okubo, Vice Chairman
Donald Terada, Secretary/Treasurer
Frederico Asuncion, Director
Karen T. Oura, Director
Wesley Wong Jr., Director
Clifford Zane, Director

SUPERVISORY COMMITTEE

Garrett K.K. Goo
Lyle S. Kobashigawa
Patrick L. Ing
Robert S. Kawahara
Ty Yoshimi

MANAGEMENT

Gary Fukuroku, President/CEO
Ray Pascua, Chief Lending Officer
Regan Ohira, Loan Manager
Myron Sakamoto, Director of Operations
Cathy Nakamura, Chief Financial Officer
Barbara Pagay, Marketing Specialist



National Credit Union Administration, a U.S. Government Agency

THE BEACON

Maui County Employees FEDERAL CREDIT UNION

MARK YOUR CALENDARS FOR OUR

71st Annual Meeting



Our Annual Meeting is always a special occasion, and we would love to have you join us! Save the date for this Hawaiian style Luau, with entertainment by Derick Sabastian.

DATE: Saturday, March 29, 2008
TIME: 6:00 p.m.
PLACE: Wailuku Community Center
COST: \$6.00 per person

Seating is limited, so don't delay! Tickets will go on sale February 1, 2008 for members only and are given out on a first come, first served basis. The deadline for ticket purchases is March 7, 2008. 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 there!



Derick Sabastian

SEE YOU ON SATURDAY!

GOOD NEWS!

We have extended our hours to serve you even better. All services are now available on Saturdays from 8:30 a.m. to 12:30 p.m. Stop by to make a deposit, take out a loan, or just to say hello!

Warm wishes for a Happy New Year from the Staff, Management and Board of Directors of Maui County Employees FCU!



