



# THE BEACON

## Maui County Federal Credit Union

*MĀLAMA KĀKOU · WE CARE*
**July 2009**

### *In Remembrance*

#### Remembering A Dedicated Volunteer

We are sorry to report that Humio Okimoto, a pioneer and long-time supporter of Hawaii's Credit Union movement, passed away on April 14, 2009. In addition to serving on the Board of Directors here at Maui County Federal Credit Union, Mr. Okimoto acted as President of the Hawaii Credit Union League for four years, served as a CUNA national director, was a member of CUNA's future committee, and spent 20 years on the CUNA Mutual Group Board of Directors.

Mr. Okimoto had a lasting impact on families, businesses and Credit Unions throughout Hawaii. We are deeply grateful for his efforts, and we extend our sympathy to his family and friends.



#### Fred Asuncion Retires From HCUL Chairmanship

After 18 years on the Hawaii Credit Union League, including the past five as board chairman, Fred Asuncion has decided to step down. We are pleased, however, that Fred plans to continue working on the Maui County FCU Board of Directors, where he has served for more than 30 years.



Fred is a positive, forward-thinking individual, and a firm supporter of the Credit Union movement. We appreciate his dedication and hard work over the years.

### Capture A Moment In Time With... A professional 8 X 10 portrait **FREE!**

Preserve your precious moments with a professional portrait by Cox Photography. This is a limited time offer and is available on the following dates:

**AUGUST 21 – 23, 2009**

**AUGUST 28 – 30, 2009**

**SEPTEMBER 4 – 6, 2009**

**SEPTEMBER 11 – 13, 2009**

- 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

Call 244-7968 today to secure your FREE GIFT!

A portrait certificate must be picked up at the Credit Union prior to your picture-taking session. Mahalo from Maui County FCU.





We are pleased to announce the hiring of two new Member Service Representatives: **Kimberly Llanes** and **Tiare Maldonado**. Kimberly was previously employed at American Savings Bank, and Tiare worked at Women Helping Women. We are happy to have them on our team!

## Senior Citizen Alert: Schemes, Scams, Frauds and Ripoffs

In growing numbers, there is an all-out attack on your hard earned money by those who are constantly seeking easy wealth through deception. Your Credit Union is pleased to offer this special program which is designed to help families become more aware and informed on this critical issue.

*Join us!*

July 29 | 6:30 pm

Here at the Credit Union. Seating is limited.



## ATTENTION COLLEGE STUDENTS:

We understand that college students need the flexibility to make purchases and manage their accounts even if they are far from home. At Maui County Federal Credit Union you can enjoy convenient checking, your own credit card, and easy, secure 24-hour account access.

Come see us to open your college finance package which includes:

- A Share Savings Account
- A Share Draft Account
- A VISA® Debit Card
- Free Home Banking

When you open these four new services, you will then receive a credit card at just **10.25% APR\*** with no annual fee and a credit limit of \$500.00!

\*APR = Annual Percentage Rate.



## Youth Corner

### Youth Week Coloring Contest Winners!

Congratulations to **Cade Sparks, Mealani Nako & Luke Montalvo**, the winners of our Youth Week coloring contest!



## Hoku Iki Club

Open a Hoku Iki Share (Savings) Account today and receive a **FREE** passbook and free stickers (when making deposits). In addition, stop by the Credit Union on your child's birthday (child must be present) and receive a free piggy bank! This club is open to all members ages 12 and under. Existing members will be allowed to convert their existing share account to the new Hoku Iki account. Some restrictions apply. For more information stop by the Credit Union or give us a call.



# Look What's NEW!

We have developed a fresh new look for our members' statements, Virtual Branch, and e-Statements. Your new statements will be easy to read and easier to understand, and Virtual Branch will make it easier than ever to manage your money and keep track of your Credit Union accounts.

Please note that we are also implementing some steps to make our service as efficient and secure as possible. When you come into the branch, we will take just a few minutes to scan your ID and capture your signature. This will help us verify your identity and process future transactions quickly.

Thank you for your cooperation with these new procedures. As always, we are simply trying to provide the best service we can!



## UChoose Rewards® *You shop. You earn. You choose!*

Now you don't have to use a credit card to get rewards. You can choose to use your Maui County Federal Credit Union VISA® Check Card and earn exciting reward points quickly and easily.

- Earn 1 point per \$2 every time you use your card and sign for purchases.
- Plus, you'll earn additional points when you shop at retailers participating in the program.

Use your VISA® Check Card in-store or online – at the gas station or the grocery store – at home or on vacation. Then use your points to choose from millions of items including merchandise, travel experiences, event tickets and much more!

Don't have our VISA® Check Card yet? Just open a Checking Account and we will supply one free of charge (debit card subject to approval). Stop by the Credit Union or give us a call to learn more.

## Maui County Federal Credit Union is one of Hawaii's ————— "Best Places to Work"

The results are in – and Hawaii Business Magazine has ranked Maui County Federal Credit Union as one of Hawaii's Best Places to Work for 2009! Ratings are based on detailed data about each company's business practices, as well as employee surveys.

We recognize the value of our dedicated employees, since they are the "hands and feet" that carry out our mission of service to our members. In addition to being a great place to belong, we are glad that our Credit Union is also a great place to work!

## Measuring The Value of Credit Union Membership

Callahan & Associates, an independent Credit Union consulting firm, recently completed a study designed to measure how well individual Credit Unions are doing "in their fundamental task of delivering economic benefit and good product to their membership."

We are happy to report that Maui County Federal Credit Union ranked 36<sup>th</sup> out of 681 Credit Unions in our asset division. We achieved very high scores in the categories of "Return to Savers" and "Return to Borrowers." We are glad to see that our efforts are paying off for our membership, and we will continue to look for ways to serve your needs and to support your financial success.

## PIN by Phone

Now, when you sign up for a VISA Check (Debit) Card at MCFCU, you can change your PIN to whatever you want to by the touch of your phone. When you receive your PIN mailer (several days after you receive your Debit card), you can call a toll free number and change the PIN to your preference. Of course, you can use the PIN that's mailed to you if you want.

New and existing cardholders can also visit the Credit Union and have your PIN changed.

For existing cardholders who are interested in changing their PIN and are unable to visit the credit union, you can request for a new PIN by going to [www.mauicountyfcu.org](http://www.mauicountyfcu.org).

- Click on Helpful Forms
- Debit Reorder
- Complete the form and fax it to 808-242-1690

Once you have received the PIN mailer, you can then change your PIN by phone following the instructions.





# MAUI COUNTY 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.mauicountyfcu.org](http://www.mauicountyfcu.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

Donald Terada, Chairman  
Edwin Okubo, Vice Chairman  
Wesley Wong Jr., Secretary/Treasurer  
Frederico Asuncion, Director  
Tom Hiranaga, Director  
Karen T. Oura, 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  
Robyn Yamashita, Operations Manager  
Cathy Nakamura, Chief Financial Officer  
Barbara Pagay, Marketing Specialist



AMERICA'S  
CREDIT UNIONS™  
*Where people are worth more than money.™*



EQUAL HOUSING  
LENDER



## Membership Field Expansion

We are proud to announce that five new Select Employer Groups (SEGs) were added to our field of membership. Please join us in welcoming the employees and family members of:

A & L Properties  
Hashi Auto Supply & Service Co.  
Jr. Doran, Inc.  
Kanaka Construction  
KSD Hawaii

## Dividend Yields

APY = Annual Percentage Yield

Regular Share Account ..... 1.26% APY  
Christmas Club Account\* ..... 1.26% APY  
IRA Share Account  
Traditional, ROTH, & Coverdell ESA  
Call for current rates  
Share Draft Account ..... 0.60% APY  
Share Certificates  
6-, 12-, 24- and 36-Month terms  
Call for current rates

All yields are as of 6/1/09, 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.

## Holiday Closings

### INDEPENDENCE DAY

Friday, July 3  
(Observed)

### LABOR DAY

Monday, September 7

## Loan Rates

Effective June 1, 2009

\*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 an evaluation of applicant credit and auto payment.

All rates are as of 6/1/09, and are expressed as Annual Percentage Rates (APR) and 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**

## MCFCU CHECK-UP

	May '09	May'08	Difference	% Change
Members	13,551	12,850	701	5.46%
Total Shares	\$207,026,455	\$184,088,580	\$22,937,875	12.46%
Total Loans	\$183,446,648	\$162,464,270	\$20,982,378	12.92%
Total Assets	\$233,920,915	\$209,812,642	\$24,108,273	11.49%