

Thank You To Everyone Who Attended Our Annual Meeting

Over 120 members joined Wailuku FCU for our **64th Annual Meeting** on March 3rd. Lots of door prizes were given away while everyone enjoyed the beautiful music played by Kawika Lum Ho. Thank you to everyone who joined us and made this event a memorable one!



Wailuku FCU Hosts Fundraiser For Maui United Way

Wailuku FCU is cooking up a fundraiser for Maui United Way. Get your pre-sale tickets at the branch for our famous Chow Fun, then come by our rummage sale on **Saturday, May 18th** to pick-up your order.

Chow Fun - \$10 for a Quart
Pick up at branch 5/18/19
from 9:00am - 11:00am

Rummage Sale
Starts at 8:00 am



Congratulations to Shastiana & Peter on the birth of their daughter, Aleia Noel Kamakanamaikalani Ibanez.

Welcome to the Credit Union Ohana, Aleia!



The Future is Yours: Picture it! Save for it! Share it!

We often look at pictures to remember the past, but are you ready to picture your future? If you ask your children, they can likely picture a future they would like to live in. Some dream to become doctors and help people, others want to be known for their talent. For children and teenagers, the future brings limitless possibilities. But no matter what their dream is, financial education can be instrumental in helping them achieve their goals.

In April, Wailuku FCU is celebrating Youth Month. The theme for this year's Youth Month is "The future is yours...Picture it! Save for it! Share it!". Together, we're encouraging youngsters to express themselves through photography, sharing their visions for their own financial futures so we can help them get there.

Research shows that when you picture yourself in the future achieving a goal, like becoming a ballet dancer or going to college, saving for it becomes easier. Start small. Help your children save for a toy they want. Then sign them up for a keiki savings account where they save for far-off goals.

As your credit union, we want to help you teach your children to learn good financial habits. **To jump start their savings habit, we are giving a \$10 coupon for new savings accounts opened by youth 17 and younger during the month of April.** Plus, every existing Keiki Klub member who makes a deposit during the month of April will receive a free gift!* Together we can help them fulfill their dreams no matter big or small.



* 1 per keiki, while supplies last

Did You Know?

Wailuku FCU Offers Great Rates On New and Used Auto Loans

Shopping for a vehicle? Your first step shouldn't be kicking tires at your local car dealer – it should be getting prequalified for an auto loan so you can set your budget and understand what your monthly payments will likely be.

At Wailuku Federal Credit Union, you can get prequalified at no cost. We also offer **CARFAX vehicle history reports** to help you shop smarter. And once you've picked out a vehicle, we offer great terms on loans for both new and used autos.

Already have a car? Wailuku Federal Credit Union also offers refinancing of existing auto loans, since there's a great chance you'll find better rates or lower payments with us. In addition, we offer ways to safeguard your investment, such as **extended warranties** to help protect your vehicle against surprise repair costs and **Guaranteed Asset Protection** to protect your finances if there's a growing gap between your vehicle's value and the amount of your loan.



Rest assured: whatever your situation, we've got a path to help you reach your goals.

Members have more to love

Get a \$100 cash reward for every new line activated with Sprint®. For a limited time, this offer is available on unlimited lines! It's our way of showing you unlimited love.

Visit LoveMyCreditUnion.org/Paul to learn more.

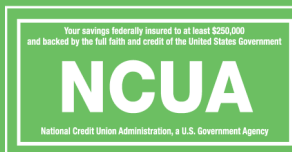


Member Account Verification

Enclosed is your statement for the period ending March 31, 2019. Transactions made during the period are shown. If there are discrepancies, we must hear from you within 30 days as of the mailing date of the statement.

Send your inquiries immediately to:
Rose Brown, 92 Noho Place, Makawao, HI 96768

Holidays:
Memorial Day – May 27, 2019
Independence Day – July 4, 2019



RATE BOARD

(Rates in effect starting immediately. All rates are subject to change without notice. Some restrictions may apply. Certain fees may reduce earnings.)

SAVINGS

	Dividend Rate	APY*
Share Account	0.25%	0.25%
<small>(\$50 minimum deposit)</small>		
Holiday Club Savings	0.25%	0.25%
Group Account	0.25%	0.25%
<small>(\$50 minimum deposit)</small>		
Share Draft	0.13%	0.13%

SHARE CERTIFICATE ACCOUNTS

	Dividend Rate	APY*
6-month term.....	0.74%	0.75%
12-month term.....	1.24%	1.25%
24-month term.....	1.49%	1.50%
36-month term.....	1.74%	1.75%
48-month term.....	1.98%	2.00%
60-month term.....	2.23%	2.25%

(Minimum balance and opening deposit of \$1,000.)
 *Annual percentage yields (APYs) are subject to change at any time without notice. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings. Dividends compound and credit to certificate monthly. Automatic renewal upon maturity.

CONSUMER LOANS

	APR**
New Auto Loans	
Rates as low as.....	2.65%
Used Auto Loans	
Rates as low as.....	2.65%
Personal Loans	
Rates as low as.....	4.60%
Share Secured Loan	
Rates as low as.....	2.49%
Share Secured Line of Credit	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	6.99%

100% of the loan amount is secured by funds in your share (savings) account.

**APR = Annual Percentage Rate. Rates for New and Used Auto Loans are determined by an evaluation of your credit, the term of the loan, loan-to-value (loan balance divided by vehicle value) and direct deposit/payroll deduction. Rates for Personal Loans are determined by an evaluation of your credit, the term of the loan and direct deposit/payroll deduction. Rates subject to change at any time without notice. Payments example: The monthly payment on a \$5,000 loan at 2.74% for 24 months will be \$214.33.

REAL ESTATE LOANS

- 1st Mortgage Loan
- Home Equity Line of Credit
- Home Equity Closed End Loan
- Land Loan

Please call for current rates.