

Our 65th Annual Meeting was a success!

Over 180 members joined Wailuku FCU for our 65th Annual Meeting on March 1st at the Maui Beach Hotel. Lots of door prizes were given away while everyone enjoyed the awesome musical performance by Wailuku FCU member, Dane Patao Jr.

Mahalo 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, June 13th to pick-up your order.

Chow Fun - \$10 for a Quart
Pick up at branch 6/13/20
From 9:00 am - 11:00 am

Rummage Sale - starts at 8:00 am

Wailuku FCU Members Save an Average of \$361* a Year on Auto Insurance



As a Wailuku FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Wailuku FCU members
- Special dedicated sales and service line
- Additional discounts for being claims-free, a homeowner and multi-policyholder.
- Save even more with our Paperless, Full Pay, and Early Shopper discounts
- Local claims servicing and 24/7 claims assistance
- Sales and Service locations on Maui, Kauai, Oahu, and Hawaii Island
- Online and Mobile App policy servicing

Call the special Wailuku FCU line at 800-511-1056

Keycode: 6MSTRP

www.farmershawaii.com/WailukuFCU



* Average savings from information provided by new policyholders from 11/1/18 to 11/1/19 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

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New! You Can Earn MORE!

It just makes sense. The more money you save, the harder it should work for you. Wailuku FCU's High Yield Tiered Savings Accounts are designed to reward larger deposits by applying higher dividend rates. Your higher balance means you'll be granted better rates than our regular savings dividend accounts. And the end result will be a better return on your money.



Our high-yield accounts use a tiered savings system, meaning there are different levels based on your balance. Put simply, different dividend rates kick in at different savings amounts. The higher your balance, the better the rate. And the better the rate, the better the return.

Contact us today to learn more about our High Yield Tiered Savings Account. Find the current rates on Rate Board.

Promoting the financial health of our youngest members

In April, Wailuku FCU is celebrating youth Month. Join us as credit unions across the country focus on educating youth about financial health. This year's kid-friendly theme, "Money Magic. Share, Spend and Save at Your Credit Union", emphasizes the benefits of wise saving and spending using a cast of whimsical, kid-friendly characters. This celebration is a great time to engage kids at Wailuku FCU and within your community to help them develop healthy money habits.



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 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!



Wailuku Federal Credit Union members can get \$200 cash from Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus or Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks. visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closings

May 25 | Memorial Day

July 3 | Independence Day

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%
(\$50 minimum deposit)		
Holiday Club Savings.....	0.25%	0.25%
Share Draft.....	0.13%	0.13%

HIGH-YIELD TIERED SAVINGS

	Dividend Rate	APY*
Less than \$50,000.00**.....	0.13%	0.13%
\$50,000.01 - \$100,000**.....	0.50%	0.50%
\$100,000.01 - \$250,000**.....	1.49%	1.50%
\$250,000.01 or Greater**.....	1.49%	1.50%

** The APY for your account will be determined by the average daily balance for the month and will be applied to the entire account balance based on the tiers as shown above.

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.....	6.24%

****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.

