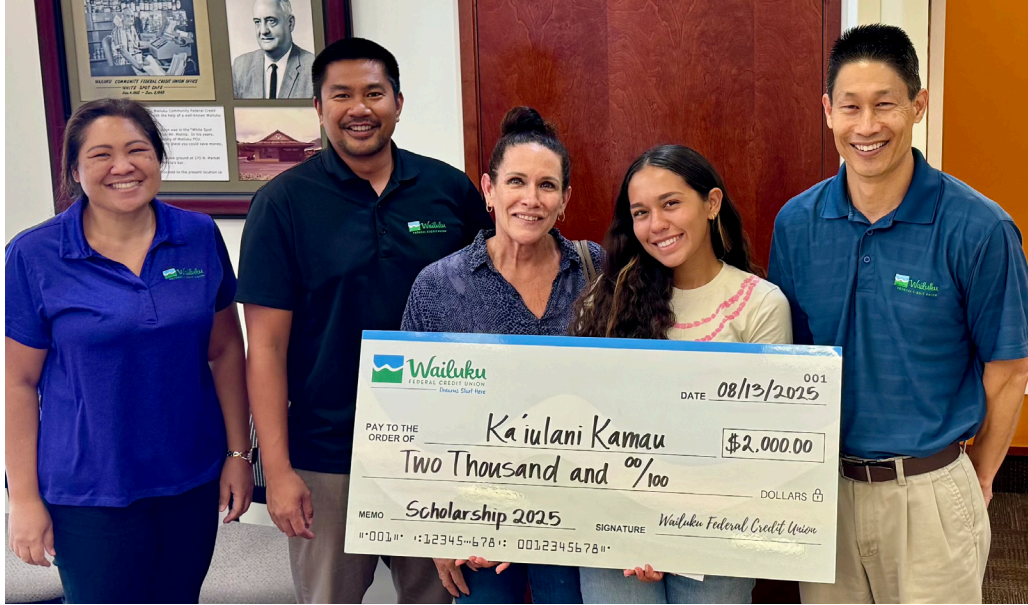




April 2026

133 Ma'a Street, Kahului, HI 96732  
 Mon - Fri | 9:00 am - 4:45pm  
 (808) 244-7981 | WailukuFCU.com

## 2026 Scholarship Program



Wailuku FCU will begin accepting scholarship applications from May 1, 2026 to July 31, 2026. This is the fourth year of the Scholarship Program, and we will award up to five (5) \$2,000.00 scholarships to students. Visit our website or scan the QR code for scholarship eligibility and submission requirements.



## Be Wary of Romance Scams and the Promise of Love

Romance scams often start with fake online profiles using stolen photos and information. Scammers quickly build trust, profess love, and create urgent stories. They often ask for money to pay for travel, customs fees, and medical or family emergencies. Scammers may also ask for account access or use you to move money for them. In many cases, victims lose significant savings.

Protect yourself:

- Keep social media accounts private and be cautious about new connections.
- Never send money, gift cards, or cash to someone you haven't met in person.
- Never share financial account access with an online love interest.
- If you suspect a scam, report it to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint) and notify the platform where you met the person.

## 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	0.07%	0.07%
Holiday Club Savings	0.07%	0.07%
Share Draft	0.03%	0.04%

### High-Yield Tiered Savings

	Dividend Rate	APY*
Less than \$50,000.00**	0.07%	0.07%
\$50,000.00 - \$99,999.99**	1.49%	1.50%
\$100,000.00 - \$249,999.99**	1.98%	2.00%
\$250,000.00 or Greater**	1.98%	2.00%

\*\*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	3.69%	3.75%
12-Month Term	3.45%	3.50%
24-Month Term	3.45%	3.50%
36-Month Term	2.96%	3.00%
48-Month Term	2.72%	2.75%
60-Month Term	2.47%	2.50%

(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

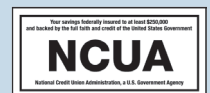
	APR*
<b>New Auto Loans</b>	
Rates as low as	4.25%
<b>Used Auto Loans</b>	
Rates as low as	4.45%
<b>Personal Loans</b>	
Rates as low as	6.00%
<b>Share Secured Loan****</b>	
Rates as low as	2.49%
<b>Share Secured Line of Credit****</b>	
Rates as low as	2.99%
<b>Personal Line of Credit</b>	
Rates as low as	8.24%

\*\*\*\*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 per \$1,000 for 36 months at 4.75% will be \$29.86.

### Real Estate Loans

First Mortgage Loan  
 Home Equity Line of Credit  
 Vacant Land Loan  
 Please call for current rates.





## Looking for Home Mortgage Loans and financing?

Whether you're buying a home, refinancing, or purchasing vacant land, we're here to help. Connect with one of our loan officers to explore your options and find the solution that fits your needs.

Gene Rivera  
(808) 442-8024  
NMLS# 1057403

Mercy Lebag  
(808) 442-8056  
NMLS# 216473

## Looking to Unlock Your Home's Equity?

Unlock the value in your home with a Home Equity Line of Credit (HELOC). Use your equity for home improvements, debt consolidation, or other major expenses. Contact Stacie today to learn more and find out if a HELOC is right for you.

Stacie Teshima  
(808) 442-8054  
NMLS# 528982

## Make the Switch to Electronic Notices, Statements, and Receipts

Go paperless and earn \$10 when you enroll in e-notices, e-statements, and e-receipts. All three are delivered conveniently to your email and available anytime you need them. Visit a branch, call, or email us for more information. Plus, members who receive e-statements are eligible for ATM fee reimbursements of up to \$20 per month.

\*Member is responsible for paying all taxes associated with the reward.

Share our benefits with friends & family and both of you will **receive up to \$50!**

Ask us for details.



## Share Certificates

Our share certificates are a smart way to grow your savings. Your funds stay in the account for a fixed term and earn a guaranteed rate. Terms range from 6 to 60 months and typically offer higher returns than our regular savings or checking accounts.

## External Account to Account Transfers

Transfer funds to and from your Wailuku FCU account to external financial institutions and have the funds available in three days or sooner. Set up one-time transfers, recurring transfers, or future dated transfers from online banking or our mobile app.

## Transfer Money to Friends and family with Zelle®

Need to send money to someone? Use Zelle® right from our mobile app. Whether you're splitting dinner or sending cash for a birthday, it's quick and easy and the person you're sending to doesn't even need to be a Wailuku FCU member.

## Follow Us On Social Media!



@wailukufcu



## Holiday Closings

April 3 - Good Friday - Open  
April 30 - Open at 12pm for staff training  
May 25 - Memorial Day - Closed  
June 11 - Kamehameha Day - Open  
June 19 - Juneteenth - Closed  
July 3 - Independence Day - Closed

Disclosure: \*Referral Credit: \$25 for Personal and Auto Loans and \$50 for Mortgage, Land or Home Equity Loans. You must be a member in good standing to be eligible to participate. After receipt of first loan payment in full, the appropriate incentive will be paid to the referrer and the referee's savings account. Minimum loan amount of \$2,000.00. Member is responsible for paying all taxes associated with the reward. Program excludes share secured loans and personal lines of credit. WFCU may modify or discontinue the program at any time without prior notice. Other terms and exclusions may apply.