

Save the Date for Wailuku FCU's 66th Annual Meeting!

Join us **March 1, 2020** at Maui Beach Hotel from 11:30 am to 1:30 pm for **Wailuku FCU's 66th Annual Meeting.**

LOTS OF DOOR PRIZES! Space is limited, so pick up your tickets now (\$15 adults, \$5 children ages 6-11, \$33 nonmember). **The deadline for ticket purchases is February 14, 2020.** For each ticket sold, \$1 will be donated to a Political Action Committee that lobbies on behalf of the credit union movement. We hope to see you there!



Get Your Maximum Refund and Special Savings on Turbo Tax

Tax time doesn't have to be stressful! With TurboTax, you'll get your **biggest possible refund fast** and your taxes done right. PLUS, credit union members **save up to \$15** on TurboTax federal products, all through tax season.



TurboTax makes it easy to find the best solution for your unique tax situation **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with **TurboTaxLive.**

Save on TurboTax today! Try it for free and pay only when you're ready to file.

International Credit Union Day was a success!

On October 17, Wailuku FCU celebrated the 71st anniversary of International Credit Union Day (ICU Day)! ICU Day celebrates the credit union movement. The ultimate goal is to raise awareness about the great work that credit unions are doing around th world and gives members the opportunity to get more involved in their credit union.

On this day, we invited our members to stop by the branch to celebrate the festivities we had available. This included refreshments, giveaways, and a \$25 Gift Card drawing! Mahalo to all of our members who joined us in the celebration!



Congratulations to our Gift Card winners!
Left to right: Marie, Lori & Sean

Staff Announcements



Congratulations

to Brandi (Member Service Representative) & Koa, on the birth of their daughter, Kairie Mahuna.

Welcome to the Credit Union Ohana, Kairie!

Important Information About your 2019 Tax Forms

Tax season is here and tax documents from Wailuku FCU will be mailed out and available by January 31, 2020. December year-end statements serve as your statement of credit union dividends earned and interest paid for that year.

Form 1099-INT - Interest Income, you will only receive a 1099-INT if your total dividends earned in 2019 are at least \$10.00.

Form 1098 - Mortgage Interest Statement (mortgage or home equity loans), you will only receive a 1098 if your mortgage or home equity loan interest paid in 2019 is \$600.00 or more.

Scammers Demand Gift Cards

Gift cards are a great way to give a gift. But did you know they are also a scammer's favorite way to steal money? According to the Federal Trade Commission's new Data Spotlight, more scammers are demanding payment with a gift card than ever before - a whopping 270 percent increase since 2015.

Gift cards are for gifts, not for payments. If someone calls with urgent news or a convincing story

and then pressures you to pay them by buying a gift card, like an iTunes or Google Play card, and then giving them the codes on the back of the card-stop. It's a scam.

Gift cards are the number one payment method that imposters demand. They might pose as IRS officials and say you're in trouble for not paying taxes; or a family member with an emergency; or a public utility company threatening to shut off your water; or even a servicemember selling something before deployment. Or they might call with great news - you've won a contest or prize! But to get it, you need to pay fees with a gift card. Scammers will say anything to get your money. And they know how to play into your fears, hopes, or sympathies. They like gift cards because, once they've got the code on the back, the money is gone and almost impossible to trace. But knowing how these scams work can help you avoid them, and you can help even more by passing on the information to people you know.

Gift cards and reload cards are the **#1 payment method** for imposter scams.

More scammers are demanding payment with a gift card. The percentage of consumers who told the FTC they paid a scammer with a gift card has increased **270%** since 2015.

Reports to the FTC say scammers are telling people to buy gift cards at **Walmart, Target, Walgreens, CVS and other retail shops.**

42% of people who paid a scammer with a gift card used **iTunes or Google Play.**

FEDERAL TRADE COMMISSION • ftc.gov/complaint

If you paid a scammer with a gift card, report it as soon as possible. Call the card company and tell them the gift card was used in a scam. Then, tell the FTC about it - or any other scam - at ftc.gov/complaint. Your reports may help law enforcement agencies launch investigations that could stop imposters and other fraudsters in their tracks.

Tell the Federal Trade Commission about any type of scam or fraud you detect at ftc.gov/complaint, or call toll-free: 1-877-FTC-HELP

Credit union members switch to Sprint® and get \$200 cash

Plus, lines 3, 4 and 5 FREE*

*RESTRICTIONS APPLY

There's never been a better time to switch to Sprint.

Cash rewards & more

- Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

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 re-stocking 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. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Holiday Closings

January 20 | Martin Luther King Jr. Day

February 17 | President's 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%

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.

