



January 2026

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

Gratitude in Action: Bonus Dividends & Refunds to Our Valued Members!

We are grateful to share that Wailuku FCU is returning nearly \$295,000 to members through a bonus dividend and loan interest refund as a reflection of a strong financial year in 2025. Disbursements went to your savings account in December 2025 and eligibility requirements included being current on all loans and maintaining par membership. This achievement is made possible by the trust, engagement, and loyalty of our membership. When our credit union thrives, we look for opportunities to give back to those whose financial activity helped make it possible.

As a member-owned cooperative, our success is rooted in serving one another and strengthening our community. Thank you to all our members for continuously choosing Wailuku FCU, we truly appreciate your partnership and support!

Fraud & Scam Awareness

A new scam is targeting people who use tap-to-pay cards and mobile wallets. Fraudsters steal or phish card information, add it to their own mobile wallets, and make small contactless transactions that often go unnoticed at first.

How it happens:

- Card info is stolen through phishing, SMiShing, breaches, or skimming.
- Fraudsters add the compromised card to a mobile wallet.
- They make small, PIN-less tap-to-pay purchases that bypass many fraud checks.

How to protect yourself:

- Be cautious of emails and text messages with links requesting card info or verification codes.
- Protect your mobile device and report suspicious wallet notifications.
- Disable lost devices immediately.
- Turn on transaction alerts in the Wailuku FCU mobile app.

Important Update: American Savings Bank ATM Surcharge-free Agreement Ends Soon

Our surcharge-free ATM partnership with American Savings Bank will end on March 31, 2026. Don't forget, members who use electronic statements can get up to \$20 each month in ATM surcharge reimbursements into your share accounts. And as a special bonus, you'll receive \$10 when you enroll in e-statements, e-notices, and e-receipts!

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

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

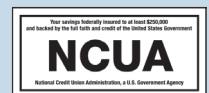
	APR*
New Auto Loans	
Rates as low as	4.25%
Used Auto Loans	
Rates as low as	4.45%
Personal Loans	
Rates as low as	6.00%
Share Secured Loan****	
Rates as low as	2.49%
Share Secured Line of Credit****	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	8.24%

****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.



Community Involvement



Wailuku FCU, together with the Credit Unions of Maui Coalition, held its Annual Food & Funds Drive from October 1 to November 30, 2025, to support the Maui Food Bank and provide nourishment to families across our island community.

Annual Meeting

Our Annual Meeting will be held at 5 p.m. on Friday, March 6, 2026, in the Branch lobby located at 133 Ma'a St. This is a business meeting only. For additional details and information on how to register to attend, please call us at 808-442-8051.

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

Ask us for details.

**REFER A
LOAN**



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.

Big plans? Use your Home Equity!

Tap into the value of your home with a low-rate Home Equity Line of Credit. Enjoy spending flexibility, competitive rates, and peace of mind. All from your trusted credit union.

Apply today and turn your home's equity into opportunity!

Stacie Teshima
(808) 442-8054
NMLS# 528982

External Account to Account Transfers

Moving money to and from your Wailuku FCU account is easy. With online banking and our mobile app, you can schedule one-time, recurring, or future transfers. Whichever works for you. For select transfers, you can even pick next-day or three-day delivery.

Transfer money to friends and family from the Wailuku FCU mobile app

Send and receive funds in minutes from friends and family. Zelle® makes it easy to move money in minutes right from the Wailuku FCU mobile app.

Follow Us On Social Media!



@wailukufcu



Holiday Closings

1/19/2026
Martin Luther King Jr. Day - Closed
2/16/2026
Presidents' Day - Closed