



Wailuku
FEDERAL CREDIT UNION
Dreams Start Here

June 2019

JOIN US FOR OUR

5th Year Anniversary!

at our current location in the Maui Lani Village Center

Friday, July 12, 2019

10:00 am - 2:00 pm

Come by to celebrate with us, meet our staff and join us for free food, entertainment, giveaways and prize drawings!



ANNIVERSARY SPECIALS FOR MAJOR SAVINGS!

13-Month Share Certificate

3.00% APY*

\$1,000 minimum - \$10,000 maximum

Personal Loan

For a 5-year term as low as

4.60% APR**

*APY=Annual Percentage Yield. Dividends compound and credit to certificate monthly. Automatic renewal upon maturity at current one-year term rate. Early withdrawal penalty provision may apply. Certain fees and regulations may apply. Maximum per member is \$10,000. Offer is subject to change without notice. Your savings is federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. This credit union is federally insured by the National Credit Union Administration, a U.S. government agency. **APR=Annual Percentage Rate. Rates are determined by an evaluation of your credit, the loan amount and direct deposit/ payroll deduction. Subject to credit approval. The monthly payments on a \$1,000 loan at 4.60% for 5 years (60 months) will be \$18.69. Offer subject to change without notice.

Maui United Way Fundraiser

On May 18, a Rummage Sale and Chow Fun fundraiser was held to support Maui United Way. With a mission to make a positive difference in our community, Wailuku FCU staff and volunteers were able to raise \$3,954.69 for this very worthy cause.

Mahalo to the generous members who donated items to the rummage sale and most of all, a heartfelt thanks to the hard-working volunteers that helped make this event a success!



Annual Back to School Supplies Drive

Every year, school supplies get more expensive and students need help getting everything they need to succeed. Help a student in our community by donating to our "Annual School Supplies Drive!"

Help a student in our community by donating items such as:

- | | |
|---------------------------|------------------------------------|
| Book Bag or Backpack | Hygiene items |
| Crayons | Composition Notebook (wide ruled) |
| Glue Stick | Eraser |
| Water Colors | Index Cards 5x8 |
| Pencil Sharpener | Sharpie Pens |
| Binder - 1.5 inch | Scissors |
| Slippers | Ballpoint pens (blue, black, red) |
| Colored Pencils | Correction Tape |
| Markers | Filler Paper |
| Headphones/earbuds | Portfolio folders w/ 2 or 3 prongs |
| Expo Pens | Pencils |
| Ruler | Scotch Tape |
| Subject Dividers (5 pack) | Facial Tissues |

Please make your donation before 7/31/19. Supplies will be distributed to elementary schools in our community. Thank you for helping the keikis in our community!

Holiday Schedule

Independence Day – July 4 Discoverer's Day – October 14
Labor Day – September 2



Hurricane Coverage in Hawaii

Your home is your castle. It protects you and your family, as well as your worldly possessions, from the elements. For many, the home is also your major investment. Yet natural hazards such as hurricanes can threaten your home, and the results can be devastating.

REMEMBER:

To protect your property from the winds of a hurricane, you need hurricane insurance. A standard homeowner's policy will not cover hurricanes.

That's why Hawaii's Credit Unions are working with Farmers Hawaii to provide their members with special rates and priority service. Farmers Hawaii understands the needs of Hawaii residents with a local, personal, hands-on care that people in the island community deserve. That way you know you're getting the coverage you want.

Hurricanes are most likely to occur June through November in Hawaii. So now is a good time to talk to a representative at Farmers Hawaii to make sure you are prepared. While it is never possible to eliminate all damage from the destructive force of a hurricane, speaking with a representative from Farmers Hawaii could significantly lower your risk and possibly save you money on your existing coverage.

If you purchase hurricane insurance through Farmers Hawaii, you'll receive a discount on your Farmers Hawaii auto insurance policy. If you don't already have a Farmers Hawaii auto insurance policy, call the dedicated credit union line today at 800-515-1023 and you could save you up to \$427* on your auto insurance.

Farmers Hawaii has been the choice of many island residents since 1955. We're always here to answer your questions, as well as to help keep all your insurance plans up to date.

* Average savings from information provided by new policyholders from 8/1/16 to 8/1/17 which showed that they saved by switching to Farmers Hawaii. Auto Insurance underwritten by 21st Century Centennial Insurance Company.

Hurricane insurance placed through Hawaii Insurance Consultants, Ltd.

Call us at **800-515-1023** or visit FarmersHawaii.com

There are more reasons than ever to love being a member of Wailuku Federal Credit Union.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Wailuku Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:



**MORE SAVINGS.
MORE POSSIBILITIES.**



- » **\$100 cash reward** with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Protecting your car and home shouldn't cost an arm and a leg. Wailuku Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.
- » **Onboarding new partners in 2019.**

Learn all about how your Wailuku Federal Credit Union membership gets you all these exclusive savings, and more at Wailuku Federal Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

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 (\$50 minimum deposit)	0.25%	0.25%
Holiday Club Savings Share Account	0.25%	0.25%
Group Account (\$50 minimum deposit)	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 Loans*	
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.

