

Important Updates Regarding COVID-19

Thank you for your patience and understanding during this pandemic as we all adjust to the "new normal". We are modifying our operations to keep everyone safe while continuing to meet your financial needs. Some of the safety measures taken include the installation of sneeze shields at our teller counters and certain offices, practicing social distancing, limiting the number of people in the lobby, requiring staff and members to wear face masks in public spaces and frequently disinfecting high touch surfaces.

We appreciate all of you who have helped by using our digital services including online banking, mobile banking, remote deposit capture, bill payment and our online loan applications. We also ask for your continued patience and understanding in verifying your identity as you may be asked to temporarily lower your face mask.

If you have any questions or concerns, please contact us at (808) 244-7981.



Credit Unions of Maui Donate \$7,500 to the Maui Food Bank

The Credit Unions of Maui came together on June 3, 2020 and made a \$7,500 donation to the Maui Food Bank to help provide food for those in need throughout Maui County.

"Currently, food is distributed to those in need as quickly as it comes into the warehouse. Because of the pandemic, we have seen a decline in donations from grocery stores and food drives at businesses, so monetary donations are vitally important right now," said Richard Yust, Maui Food Bank Executive Director.

Back to School Supplies Drive

School will be back in session soon, and every student will be in need of new school supplies to help them succeed. Not all families have the financial means to purchase the lengthy and expensive list of new supplies.



For the month of July, Wailuku FCU will be accepting donations of school supplies to donate to the elementary schools in our community. Make a difference in a family's life this year by donating to our Back to School Supplies Drive. Please make your donation by July 31, 2020.

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

- | | |
|---------------------------|-----------------------------------|
| Book Bag or Backpack | Hygiene Items |
| Crayons | Composition Notebook (wide ruled) |
| Glue Sticks | Eraser |
| Water Colors | Index Cards 5x8 |
| Pencil Sharpener | Sharpie Pens |
| Binder - 1.5inch | Scissors |
| Slippers | Ballpoint Pens (blue, black, red) |
| Colored Pencils | Correction Tape |
| Markers | Filler Paper |
| Expo Pens | Portfolio Folders w/2 or 3 prongs |
| Ruler | Pencils |
| Subject Dividers (5 pack) | Scotch tape |
| Earbuds or Headphones | Sanitizing wipes/spray |
| Masks | USB Drives |

Welcome to the team!

Meet our newest Member Service Representative, Natassia "Tasha" Chow.

Tasha, is a Maui native, who enjoys outdoor activities with her husband & kids. She loves her faith, family and friends.

She enjoys working at Wailuku FCU because of the abundance of Aloha the staff has for their members.

Be sure to say "hi" to this new smiling face the next time you're in!



Member Account Verification

Enclosed is your statement for the period ending June 30, 2020. Transactions made during the period are shown. If there are discrepancies, we must hear from you within 30 days as of the mailing date of the statement. Send your inquiries immediately to:

Rose Brown
Po Box 1393
Wailuku, HI 96793

Member Awareness

Coronavirus: Scammers follow the headlines

Scammers are taking advantage of fears surrounding the Coronavirus. They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information.

The emails and posts may be promoting awareness and prevention tips, and fake information about cases in your neighborhood. They also may be asking you to donate to victims, offering advice on unproven treatments, or contain malicious email attachments.

Here are some tips to help you keep the scammers at bay:

- Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying that have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: if there's been a medical breakthrough, would you be hearing about it for the first time through an ad or sales pitch?
- Do your homework when it comes to donations, whether through charities or crowd-funding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.

If you come across any suspicious claims, report them to the FTC at ftc.gov/complaint.



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

July 3 | Independence Day September 7 | Labor 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.....	0.13%	0.13%
(\$50 minimum deposit)		
Holiday Club Savings.....	0.13%	0.13%
Share Draft.....	0.06%	0.06%

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.....	0.50%	0.50%
12-month Term.....	0.75%	0.75%
24-month Term.....	0.75%	0.75%
36-month Term.....	1.00%	1.00%
48-month Term.....	1.00%	1.00%
60-month Term.....	1.24%	1.25%

(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.....	4.74%

****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.

