

Giving Back to the Community



In June, WFCU staff & their families volunteered their time to help Waihe'e Elementary School move offices as they prepare for the building of their new administration office.

WFCU has a history of giving back to schools in our community by helping students with math, reading and financial literacy; helping paint benches and tables; helping in their garden and donating equipment.

Wailuku FCU Back to School Supplies Drive + Maui United Way Tools For School Drive
Making a positive difference in our community

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 support the **Maui United Way Tools for School Drive**. Make a difference in a student's life this year by donating to our Back to School Supplies Drive. **Plus, receive a free gift* for your donation!**

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

- | | | |
|----------------------|-----------------------------------|---------------------------|
| Book Bag or Backpack | Markers | Pencils |
| Expo Pens | Portfolio Folders w/2 or 3 Prongs | Ruler |
| Glue Sticks | Eraser | Composition Notebook |
| Water Colors | Index Cards 5x8 | Masks |
| Pencil Sharpener | Sharpie Pens (blue, black, red) | Sanitizing Wipes/Spray |
| Colored Pencils | Crayons | Correction Tape |
| Headphones | Filler Paper | Subject Dividers (5 pack) |

*While supplies last, limited to one per household.



Credit Unions of Maui - People Helping People

The Credit Unions of Maui collaborated to donate \$5,000 to Hale Mahaolu, a private non-profit corporation whose purpose is to develop and manage housing as well as provide supportive services for very low to moderate income seniors, families and individuals in Maui County. The donation will help to purchase a convection oven to prepare meals for those in need. Pictured above are the Maui credit union CEO's and Hale Mahaolu Board Chair Bernice Lu and Executive Director Grant Chun.



As part of a coalition of the Credit Unions of Maui*, Wailuku FCU is accepting donations to support the Maui Food Bank during the months of June & July.

Together, we can work to ensure no one in our Maui 'ohana goes hungry! We will be gladly accepting non-perishable food &

monetary donations. Drop your donations off to our branch and receive a free gift!**

Visit <https://app.mobilecause.com/vf/Coalition/CreditUnionsofMaui> for more information.

**While supplies last, limited to one per household.

Courtesy Pay Offers Peace of Mind

Wailuku FCU understands that unexpected overdrafts occur from time to time - Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

| Service | Cost |
|--|----------------------------|
| Overdraft Protection link to another deposit account you have at Wailuku FCU | \$3 fee per transfer |
| Overdraft Protection Line of Credit | Subject to interest |
| Courtesy Pay | \$20 Courtesy Pay per item |

Email us at CourtesyPay@WailukuFCU.com (decisions will be made within 1-3 business days), call us at (808) 244-7981, or visit our office to sign up or apply for these service(s). Subject to credit approval.

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at Wailuku Federal Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Courtesy Pay allows you to overdraw your account up to the disclosed limit of \$500 for a fee to pay a transaction. Even if you have Overdraft Protection, Courtesy Pay is still available as secondary coverage if the other protection source is exhausted.

| Transactions Covered with Courtesy Pay | Standard Coverage (No action required) | Extended Coverage (Your consent required on consumer accounts)* | If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> Complete the online consent form found at www.wailukufcu.com Visit any branch Complete a consent form and mail it to us at 133 Ma'a St., Kahului, HI 96732 Email us at CourtesyPay@WailukuFCU.com Call us at (808) 244-7981 |
|--|--|---|--|
| Checks | X | X | |
| ACH - Automatic Debits | X | X | |
| Recurring Debit Card Transactions | X | X | |
| Online Bill Pay Items | X | X | |
| Teller Window Transactions | X | X | |
| ATM Transactions | | X | |
| Everyday Debit Card Transactions | | X | |

*If you choose Extended Coverage on your consumer account, ATM transactions and everyday debit card transactions will be included with the transactions listed under Standard Coverage. If you already have Courtesy Pay Extended Coverage, it is not necessary to request it again.

You can discontinue Courtesy Pay in its entirety by sending us an email at CourtesyPay@WailukuFCU.com or contacting us at (808) 244-7981.

Holiday Closings

July 5 | 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..... | 0.07% | 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% |
| \$50,000.01 - \$100,000**..... | 0.12% | 0.13% |
| \$100,000.01 - \$250,000**..... | 0.20% | 0.20% |
| \$250,000.01 or Greater**..... | 0.25% | 0.25% |

** 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..... | 0.25% | 0.25% |
| 12-month Term..... | 0.25% | 0.25% |
| 24-month Term..... | 0.50% | 0.50% |
| 36-month Term..... | 0.50% | 0.50% |
| 48-month Term..... | 0.50% | 0.50% |
| 60-month Term..... | 0.75% | 0.75% |

(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.

