



July 2025

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

A New Chapter for Wailuku FCU



Wailuku Federal Credit Union is excited to announce the groundbreaking of a new ancillary building on July 1, 2025. Located at 137 Ma'a Street next to our current branch, this non-member-facing facility will support expanded services and operations to better serve our growing membership. The new space reflects our continued commitment to meeting the needs of our members with greater efficiency and care. We look forward to the opportunities this addition will bring to our credit union and the community.

Support Our School Supply Drive!

As our keiki prepare to head back to school, we have a chance to come together and support their success. Many families in our community face challenges in affording new school supplies—and that's where we can help.

During the month of July, Wailuku FCU will be collecting school supply donations to support Keiki Cupboard, a local nonprofit that believes no child should go without the basic tools needed for learning. With supply cupboards placed directly on school campuses, Keiki Cupboard ensures that students can access what they need with ease.

Let's help our keiki start the school year strong—because when our community comes together, we all succeed.

2025 Scholarship Program

Wailuku FCU is accepting scholarship applications until July 31, 2025. Now in its third year, our Scholarship Program will once again award up to five (5) \$2,000 scholarships to deserving students. For eligibility criteria and submission requirements, please visit our website or scan the QR code. We're proud to support the educational goals of our members and their families!



Member Account Verification

Enclosed is your statement for the period ending June 30, 2025. 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

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	3.93%	4.00%
12-Month Term	3.69%	3.75%
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

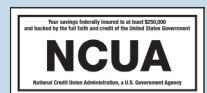
	APR*
New Auto Loans	
Rates as low as	4.75%
Used Auto Loans	
Rates as low as	4.95%
Personal Loans	
Rates as low as	6.75%
Share Secured Loan****	
Rates as low as	2.49%
Share Secured Line of Credit****	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	8.99%

****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 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



In April, Wailuku FCU proudly awarded a \$6,250 grant to the Pacific Cancer Foundation. The funding was made possible through the Federal Home Loan Bank of Des Moines' Member Impact Fund, a matching grant program that supports affordable housing and community development initiatives across Hawai'i, Utah, and Guam. This grant reflects our ongoing commitment to supporting organizations that make a meaningful difference in the lives of our local communities.



Last quarter our dedicated staff volunteered with the Pacific Whale Foundation to help clean up Mā'alaea Harbor. This initiative is part of our ongoing commitment to environmental stewardship and giving back to our local community. We're proud to support efforts that protect marine life and preserve the natural beauty of our island home.

Staff Announcements



Congratulations to Mike Gurat for successfully completing his Ka Ipu Kukui Fellowship! This prestigious program cultivates emerging community leaders dedicated to creating a sustainable future for Maui. We're proud of Mike's achievement and his continued commitment to making a positive impact in our community.

Congratulations to Anya Rowa on her well-deserved promotion to Operations Supervisor! Her dedication, hard work, and leadership have been invaluable to our team, and we're excited to see her thrive in this new role. Please join us in celebrating this exciting milestone in her career.



Digital Issuance

We're excited to announce the launch of digital card issuance for our credit union members! Starting in July, you can instantly receive a digital version of your debit card at account opening or when requesting a replacement. Your digital card can be added to your mobile wallet right away, allowing for secure and convenient purchases while you wait for your physical card to arrive. It's fast, easy, and designed to keep you moving without interruption.

Looking for Home Mortgage Loans and financing?

Wailuku FCU is here to help you secure a home loan or refinance your existing mortgage to access your home's equity. Whether you're buying, refinancing, or tapping into your equity, our experienced Loan Officers are ready to guide you through the process. Contact us today to learn more about your options.

Gene Rivera
(808) 442-8024
NMLS# 1057403

Mercy Lebag
(808) 442-8056
NMLS# 216473

Stacie Teshima
(808) 442-8054
NMLS# 528982

External Account to Account Transfers

Easily transfer funds to and from your Wailuku FCU account and external financial institutions, with funds available in as little as one to three business days. Depending on your needs, you may have the option of choosing between next-day and three-day delivery. Set up one-time, recurring, or future-dated transfers conveniently through online banking or our mobile app. For more information, feel free to call or email us.

Multi-factor Authentication

Multi-Factor Authentication (MFA) is now added to Wailuku FCU's online and mobile banking platforms, providing an extra layer of security for all users. Members will need to verify their identity through a one-time passcode when accessing their accounts. This update helps protect your personal and financial information from unauthorized access. Thank you for your continued trust as we work to keep your banking experience safe and secure.

Switch to Electronic Notices, Statements, and Receipts

Get rewarded for going paperless! Receive \$10.00 when you sign up for e-notices, e-statements, and e-receipts—delivered straight to your email and accessible anytime. Plus, members who receive e-statements are eligible for up to \$20.00 in ATM fee reimbursements each month. Visit our branch, call, or email us for more details and start enjoying the convenience and savings today.



Holiday Closings

July 4 - Independence Day - Closed
August 15 - Admissions Day - Open
September 1 - Labor Day - Closed