

Wailuku FEDERAL CREDIT UNION
Dreams Start Here

July 2026

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

School Supplies Drive

Back-to-school season is here, and it's the perfect time to support our local students. Many families struggle with the cost of school supplies, but we can make a difference.

Throughout July, we are collecting donations for Keiki Cupboard, a local nonprofit that provides free essential tools directly to students on campus. Bring your school supply donations to our branch today!

Let's ensure every child starts the year strong—because when our community comes together, we all thrive.

Stay Alert: Voting Season Scams Are on the Rise

As election season approaches, scammers often take advantage of increased political activity to target consumers. Be cautious of unexpected calls, texts, emails, or social media messages asking for donations, personal information, or participation in surveys and polls.

Common Voting Season Scams:

- **Political Donation Scams** – Fraudsters may pretend to represent a political campaign or cause and pressure you to donate immediately.
- **Fake Surveys & Polls** – Scammers may offer prizes or incentives in exchange for personal or financial information.
- **Voter Registration Scams** – Be wary of anyone asking for sensitive information such as your Social Security number, online banking credentials, or payment to "register" to vote.

Tips to Protect Yourself:

- Verify organizations before donating or sharing information.
- Never provide account numbers, passwords, or verification codes to unknown contacts.
- Avoid clicking links in unsolicited texts or emails.
- Be cautious of urgent requests or offers that seem too good to be true.
- Register to vote only through official government websites or trusted sources.

If something feels suspicious, pause and verify before responding. Staying informed and cautious can help protect your identity and finances during election season.

Member Account Verification

Enclosed is your statement for the period ending June 30, 2026. Transactions made during the period are shown. If there are discrepancies, we must hear from you within 30 days 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	3.69%	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.

EQUAL HOUSING LENDER

NCUA

Staff Announcements

Please join us in recognizing two valued team members for their years of dedication and service to our organization.



Congratulations to Aaliyah Sistoza-Mortel on celebrating 5 years of service! Thank you for your hard work, commitment, and the positive impact you make each day.



We also want to recognize Gene Rivera for an incredible 10 years of service. Your dedication, experience, and contributions over the years are truly appreciated.

Thank you both for being an important part of our team and helping make our organization a great place to work and serving both our members and community.

Make the Switch to Electronic Notices, Statements, and Receipts

Enjoy convenient access to your account information by enrolling in e-notices, e-statements, and e-receipts. Sign up for all three and earn a $10 reward! Your documents will be securely delivered to your email and available anytime you need them.

As an added benefit, members enrolled in e-statements are also eligible for ATM fee reimbursements of up to $20 per month.

You must log into online banking to complete the self-enrollment process. Give us a call or email us if you need assistance.

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

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

Ask us for details.



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.

Share Certificates

Boost your savings with our share certificates. Lock in a high yield for a set term, from 6 to 60-months, and earn more than you would with a standard savings or checking account.

Open your share certificate anytime through our mobile app or online banking. It's fast, easy, and convenient.

Lost or Stolen Debit Card

If your debit card is lost or stolen, replacing it is quick and easy. Instantly receive a digital version of your new debit card that can be added to your mobile wallet right away, so you can continue making secure purchases while waiting for your physical card to arrive. It's a simple, convenient way to stay connected to your funds without missing a beat.

Looking for Home Mortgage Loans and

Unlock your home's equity or secure a new mortgage with help from our expert Loan Officers. Contact us today to explore your options.

Gene Rivera
(808) 442-8024
NMLS# 1057403

Mercy Lebag
(808) 442-8056
NMLS# 216473

Stacie Teshima
(808) 442-8054
NMLS# 528982

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@wailukufcu

Holiday Closings

July 3 - Independence Day - Closed
August 21 - Admission Day - Closed for training
September 7 - Labor Day - Closed