

Giving Back to Our Community

Wailuku FCU held their 6th Annual Back to School Supplies Drive in July. Through the generous support of members and staff, the credit union was able to collect school supplies for Wailuku Elementary School.

In August, 128 golfers gathered at the Kahili Golf Course for the 6th Annual Credit Unions of Maui Charity Golf Tournament benefiting Hale Makua Health Services. The event raised \$30,000 to assist frail elders and disabled individuals who can no longer live safely at home and are unable to pay for health services.



Celebrate International Credit Union Day!



**Local Service.
Global Reach.**

On October 17, Wailuku FCU will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day, and the philosophy and achievements of the credit union movement. We will be serving light refreshments and giveaways throughout the day. Join us to celebrate a worldwide movement that's made helping people its No.1 priority for more than 160 years.

Wailuku FCU Celebrates 5 Years at Maui Lani Village Center

Over 150 people attended our 5 Year Anniversary celebration in July. Exciting entertainment by the Maui High School Band were enjoyed by all, ending the day with an acoustic performance by our talented member, Ikaika Cosma. Ono food from Dani's Catering was served and lots of prize giveaways were given. Mahalo to everyone who joined us and made this event a memorable one!



Congratulations to our Hawaiian Airlines Gift Card winners!
Left to right: Edwin, Marlyn & Cristina



Staff Announcements

Congratulations

to Gene, our Mortgage Loan Originator & his wife, Ashley, on the birth of their son, Jalen Rivera.

Welcome to the Credit Union Ohana, Jalen!



Welcome to the team!

Please join us in welcoming Lauren to our CU ohana!

Lauren, our newest Member Service Representative, loves long walks on the beach & KFC. She has 2 pet chickens & 2 dogs. She's a nature lover who doesn't like to use plastic. #savetheearth

Be sure to say a quick hello and enjoy her welcoming and positive attitude as much as we do!

2020 Board of Directors Nominations

Chairman Todd Hondo appointed the following to the Nominating Committee of the 2020 Board of Directors elections: Rose Brown, Kara Shimizu and Katherine Texeira. The Nominating Committee submits the following names of nominations to the Board of Directors for the 2020 Annual Meeting election (2 to be elected): Roswitha Gomes and Bob Yonahara. Other interested members may submit their nominations by petitions signed by one percent of the other members with a minimum of 20 and a maximum of 500. Petition and biographical data forms are available at the Credit Union office. The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position filled.

Deadline to submit nominations is November 15, 2019, at the close of business.

Roswitha Gomes has been a member of Wailuku FCU for over 40 years and Board member for over 20 years. Currently retired but worked for a utility company for 38 years.

Bob Yonahara is a lifelong Wailuku resident and a credit union member for over 10 years. Graduated from the University of Hawaii at Manoa with a degree in Horticulture. Recently retired from the state of Hawaii after 31 years of service. Former President of the Maui Okinawa Kenjin Kai.



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It's easy, here's how it works

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3. In six to eight weeks, your cash rewards will be deposited directly into your account.

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Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

Holiday Club Reminder



Holiday Club funds will be posted to your regular share (savings) account (suffix 01) on October 1. Checks will not be issued.

The Holiday Savings Account is a great way to plan for increased holiday expenses while lowering stress at the same time. With a Holiday Savings Account, you make deposits throughout the year that will be available for withdrawal on October 1.

Holiday Closings

October 14 | Discoverer's Day November 28 | Thanksgiving Day November 29 | Day after Thanksgiving
December 25 | Christmas Day January 1 | New Year's Day

RATE BOARD

(Rates in effect starting immediately. All rates are subject to change without notice. Same restrictions may apply. Certain fees may reduce earnings.)

SAVINGS

	Dividend Rate	APY*
Share Account	0.25%	0.25%
(\$50 minimum deposit)		
Holiday Club Savings	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 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	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.

