



Community Involvement

Wailuku FCU's mission statement is "to make a positive difference in our community" through social responsibility, honesty, integrity, relationships, service, and education. In continued support of our values, the credit union and its staff lend our voluntary support to causes that positively impact our communities.

In July, Wailuku FCU hosted a school supplies drive to benefit the Maui United Way's Tools for School Drive, a program that provides essential school supplies for students in need. Maui United Way works with 39 Partner Non-Profit Agencies to ensure that the school supplies are distributed to the keiki who need it most.

In July, Wailuku FCU also joined forces with The Credit Unions of Maui and collectively raised over \$2,500 in monetary donations and approximately 2,300 pounds of food that will benefit The Maui Food Bank. Wailuku FCU will continue to be a drop-off site for Maui Food Bank donations all year long.

Both drives would not have been successful without the support and generosity of our members and staff!

Thank you for making a positive difference in our community!



On October 21, 2021, Wailuku FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Wailuku FCU is honored to be a part of this proud tradition.

Wailuku FCU invites members to visit our branch between October 18 - 22 and celebrate the week with a coloring contest for the children and giveaways for members!



Welcome to the team, Mercy!



Meet our newest Mortgage Loan Originator, Mercy Lebag. Mercy has been in the mortgage industry since 1989. She has assisted many local families with responsible and affordable home financing. Has a depth of experience in affordable mortgage lending, Conventional Loans, FHA Loans, VA loans and investment property lending. Mercy is fluent in both Ilocano and Tagalog. She loves spending time with family and friends, hiking and swimming.

Mercy loves guiding members on their mortgage journey and helping them save money on a purchase or refinance. She is passionate

about helping members and truly committed to providing exceptional service to each member. Be sure to say "hi" the next time you visit!



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.

2022 Board of Directors Nominations

Chairman Todd Hondo appointed the following to the Nominating Committee in the 2022 Board of Directors elections: Todd Hondo, Rose Brown and Katherine Texeira. The Nominating Committee submits the following names of nominations to the Board of Directors for the 2022 Annual Meeting election (two to be elected): Bob Yonahara and Kara Shimizu. 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 12, 2021, at the close of business.

Bob Yonahara is a lifelong Wailuku resident and a credit union member for over 13 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.

Kara Shimizu Kara Shimizu has been a Wailuku FCU member for 12 years and previously served on the Supervisory Committee for 3 years. Kara has been working as a Certified Public Accountant for 29 years. She is currently self-employed and has previously worked for Maui Land & Pineapple Company, Inc. and Deloitte & Touche. Currently serves on the boards of H.P. Baldwin High School Project Graduation and Maui Junior Golf Association. Previous experience in non-profits includes serving on the boards of Maui United Way, Iao School Renaissance Foundation and Wailuku Hongwanji Preschool.



Hurricane Coverage in Hawaii

Your home is your castle. It protects you and your family, as well as your worldly possessions, from the elements. For many, the home is also your major investment. Yet natural hazards such as hurricanes can threaten your home, and the results can be devastating.

REMEMBER

To protect your property from the winds of a hurricane, you need hurricane insurance. A standard homeowner's policy will not cover hurricanes. Flooding also is a common event during hurricanes and storms. A separate flood insurance policy is needed to cover flood damage.

That's why Hawaii's Credit Unions are working with Farmers Hawaii to provide their members with special rates and priority service. Farmers Hawaii understands the needs of Hawaii residents with a local, personal, hands-on care that people in the island community deserve. That way you know you're getting the coverage you want.

Hurricanes are most likely to occur June through November in Hawaii. So now is a good time to talk to a representative at Farmers Hawaii to make sure you are prepared. While it is never possible to eliminate all damage from the destructive force of a hurricane or flood, speaking with a representative from Farmers Hawaii could significantly lower your risk and possibly save you money on your existing coverage.

If you purchase hurricane and/or flood insurance through Farmers Hawaii, you'll receive a discount on your Farmers Hawaii auto insurance policy. If you don't already have a Farmers Hawaii auto insurance policy, call the dedicated credit union line today at 800-515-1023 and you could save you up to \$366* on your auto insurance.

Farmers Hawaii has been the choice of many island residents since 1955. We're always here to answer your questions, as well as to help keep all your insurance plans up to date.

*Average savings from information provided by new policyholders from 11/1/19 to 11/1/20 which showed that they saved by switching to Farmers Hawaii. Certain policy terms and conditions apply. Company programs and procedures are subject to change. Hurricane and Flood insurance placed through Hawaii Insurance Consultants, Ltd.

Call us at 800-515-1023
or visit farmershawaii.com/partners/hcul/

Holiday Closings

October 11 | Discoverer's Day
December 24 | Christmas Day

November 25 & 26 | Thanksgiving & Day after Thanksgiving
December 31 | New Year's 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.

