

Wailuku FEDERAL CREDIT UNION
Dreams Start Here

October 2026

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

Wailuku FCU Celebrates Our 2026 Scholarship Winners!



Congratulations to this year's Wailuku FCU Scholarship recipients! This year, five students received $2,500.00 each based on criteria that included financial need, community service, leadership, and academics. Together, they logged over 300+ hours of community service during the past year. Best wishes as you continue your journey in education and continue to make a positive difference in your community!

- Henry Anitema - University of Hawai'i at Mānoa
- Jasmyn Yun - Gonzaga University
- Lewis Snyder - University of Hawai'i at Mānoa
- Natasja Riglos - Vanguard University
- Sierra Ha'o - Oregon State University

We also thank all applicants and wish everyone the best in the upcoming year.

2027 Board of Directors Nominations

Chairman Todd Hondo appointed the following to the Nominating Committee in the 2026 Board of Directors elections: Kara Shimizu, Shawna Pabingwit, and Lori Hondo. The Nominating Committee submits the following names of nominations to the Board of Directors for the 2027 Annual Meeting election (Three to be elected): Todd Hondo, Rose Brown, and Katherine Texeira. 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 14, 2026, at the close of business.

Todd Hondo has worked in commercial real estate for 28 years with such projects as Queen Ka'ahumanu Shopping Center, The Shops at Wailea, The Sullivan Family of Companies and CBRE Real Estate. Todd's experience with nonprofit organizations includes President and Board of Director for the Maui Okinawa Kenjin Kai and volunteer work for MIL Baseball and Football.

Rose Brown has been a member of Wailuku FCU for 47 years and has been serving on the Supervisory Committee for over 25 years. Rose is also the Supervisory Committee Chair. Currently retired, having worked for a utility company for 33 years.

Katherine Texeira has been a Wailuku FCU member for over 30 years, served on the Wailuku FCU Supervisory Committee for over 12 years and is currently on the Board of Directors. Retired from Hawaiian Telcom and is currently employed at Kaunoa Senior Services Meals on Wheels. Served as past Vice President of the 'Ahahui Ka'ahumanu Chapter IV Wailuku.

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

Community Involvement



A few of our staff participated in a community fair hosted by the Voices of Micronesians of Maui. The theme of the fair was "Navigating the Islands: Culture, Health, and Community." We provided awareness of financial services and provided free notary services for attendees.



On July 25, 2026, the Credit Unions of Maui hosted their 11th Annual Charity Golf Tournament with Wailuku FCU staff volunteering at the hole in one contest. The tournament raised $50,000 to benefit the Maui Junior Golf Association. The Credit Unions of Maui includes Kahului FCU, Maui FCU, Maui County FCU, Maui Teachers FCU, Valley Isle Community FCU, and Wailuku FCU. To date, the tournament has raised over $350,000 for local nonprofits.



Thanks to the incredible generosity of our members, we collected a great quantity of school supplies for the keiki of Maui. All donations were given to Keiki Cupboard, a local nonprofit committed to providing essential items to Maui's schoolchildren. These supplies are already on their way to local classrooms, ensuring that every student is ready to learn on day one.

Staff Announcements



Congratulations to Mercy Lebag for celebrating 5 years with our team! During the past five years as a Mortgage Loan Officer, you have helped countless families buy their dream homes. We are fortunate to have you on our team. Thank you for your dedication and hard work!

Fraud / Scam Awareness

Mobile wallet scams on Apple Pay and Google Pay fraud—are on the rise. Scammers use phishing, SMiShing, and fake websites to steal payment card info and one-time passcodes. They may trick you into thinking you're paying legitimate bills, then use your details to make unauthorized purchases.

Protect Yourself:

1. Never share one-time passcodes or login credentials.
2. Avoid clicking links in unsolicited texts or emails—always verify the source.
3. Monitor your account regularly for suspicious activity.
4. Contact Wailuku FCU immediately if you suspect fraud.

Say Aloha to Shaka!



We're excited to introduce Shaka, our new web chat feature here at Wailuku FCU! Got a quick question about your account, transfers, or anything else? Shaka's got you covered right on our website, no phone call needed. Available during our regular office hours, M-F 9am-4:45pm. Give Shaka a shout next time you visit our site. We can't wait for you to try it out!

International Credit Union Day

Celebrate International Credit Union Day with us! On Thursday, October 15, 2026, we join credit unions worldwide to honor the credit union movement. To thank our members, we're giving away charging cables—while supplies last! Mahalo for choosing Wailuku FCU!

Drive your Dreams with Wailuku FCU Loans!

Looking to buy a car or fund life's big moments? Wailuku FCU has you covered with competitive rates on personal and auto loans. Our friendly Loan Officers make the process simple, fast, and stress-free—helping you get the funds you need without missing a beat.

Why choose Wailuku FCU?

- Flexible terms tailored to your needs
- Fast approvals and easy application
- Expert guidance every step of the way

Don't wait—contact us today and take the first step toward making your dreams a reality!

Lost or Stolen Debit Card?

Lost or stolen debit card? We've got you covered with digital card issuance. You can instantly add a digital version of your debit card to your mobile wallet—it's fast, secure, and ready to use right away.

Holiday Closings

10/12/2026 - Discoverers' Day - Closed
11/11/2026 - Veterans Day - Open
11/26/2026 - Thanksgiving Day - Closed
11/27/2026 - Black Friday - Closed
12/24/2026 - Christmas Eve - Closed at 1pm
12/25/2026 - Christmas Day - Closed
12/31/2026 - New Year's Eve - Closed at 1pm
1/1/2027 - New Year's Day - Closed