

Our Annual Meeting was a success!

Due to COVID-19, the 2021 Wailuku FCU Annual Meeting was held on Wednesday, March 10, 2021 virtually via Zoom. Despite the many challenges we faced this year, we are happy to report the credit union is strong, stable and financially healthy.

We would like to thank all of our members who joined us for our very first virtual Annual Meeting.

Drop-Off Location for Maui Food Bank Donations

Over 48,000 people in Maui County do not know where their next meal is coming from. The Maui Food Bank is our community's primary safety net for providing hunger relief to those in need. Their purpose is to collect and distribute food to organizations and agencies that rely on them to help improve the quality of life of those in our island 'ohana. The Maui Food Bank exists to ensure that no one in Maui County will go hungry. Wailuku FCU continues to host a food drive supporting the Maui Food Bank. Thanks to our generous members and community, we were able to collect a total of 1,445 pounds of food and raise over \$1,600 which provides over 4,424 meals!



MAUI FOOD BANK
Helping the Hungry

COVID-19 Update

Mahalo for your patience and understanding during this pandemic as we all adjust to the "new normal". The health and safety of our members and staff is always a priority. Although vaccinations are being administered, we will continue to take security measures which include the sneeze shields at our teller counters, practicing social distancing, limiting the number of people in the lobby, requiring staff and members to wear face masks in public spaces and frequently disinfecting high touch surfaces.

Member Awareness - Avoid COVID-19 Stimulus Payment Scams

For the millions of Americans who have taken a financial hit because of COVID-19, help is on the way in the form of much needed stimulus payments. This is great news. But we want to remind everyone that scammers always try to take advantage of big headlines to trick people out of their money.

The Federal Trade Commission is watching closely and will aggressively go after fraudsters who try to exploit the relief effort. While the FTC is working hard to guard against pandemic relief fraud, we also want to empower everyone to help protect themselves and their families. Specifically, know that:

- The government will not ask you to pay anything up front to get this money
- The government will not call, text, email, or message you on social media to ask for your Social Security, bank account, or credit card number. Anyone who does is a scammer.
- Anyone who tells you to pay by a wire transfer, gift card, or cryptocurrency is a scammer, regardless of their story.
- If you spot one of these scams, or any scam, please tell the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud) and to learn more about avoiding pandemic-related scams, visit [ftc.gov/coronavirus](https://www.ftc.gov/coronavirus).

Staff Announcements

Welcome to the team!



Meet our newest Member Service Representative, Aaliyah Sistoza-Mortel. A 2019 Baldwin High School graduate who has a passion for hard work and learning anything that she can to better herself and help her community. She notes that one of her greatest accomplishments in her highly involved high school career was when her team helped pass a bill to the state, creating the law "Smoke Free Ride When Keiki Inside."

Her willingness to learn and passion to help others aligns perfectly with the credit union's mission statement. Be sure to say "hi" the next time you're in!

Congratulations!

to Kellie Iniba, our Operations Assistant & her husband, Jeremy, on the birth of their son, Lucah.

Welcome to the Credit Union Ohana, Lucah!



April is 'Youth Month' at Wailuku FCU



In April, Wailuku FCU will be celebrating Youth Month. Join us as credit unions across the country focus on educating youth about financial health. This year's theme, "Be a Credit Union Saver & Your Savings Will Never Go Extinct" is more than just dinosaurs, it's based on a long history of data that helps to understand the importance of savings for the future. This celebration is a great time to engage kids at Wailuku FCU and within your community to help them develop healthy money habits.

As your credit union, we want to help you teach your children to learn good financial habits. To jump start their savings habit, we are giving a \$10 coupon for savings accounts opened by youth 17 and younger during the month of April. Plus, every existing Keiki Klub member who makes a deposit during the month of April will receive an extra stamp and a free treat!

\$10

\$10

BE A CREDIT UNION SAVER & YOUR SAVINGS WILL NEVER GO EXTINCT™

Bring this Keiki Klub Coupon in to receive \$10* towards your new account with us.

\$10
\$10

*Must be a new member, 17 years or younger.

Wailuku FCU Members Save an Average of \$366* a Year on Auto Insurance



As a Wailuku FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Wailuku FCU members
- Special dedicated sales and service line
- Additional discounts for being claims-free, a homeowner and multi-policyholder.
- Save even more with our Paperless, Full Pay, and Early Shopper discounts
- Local claims servicing and 24/7 claims assistance
- Online and Mobile App policy servicing

Call the special Wailuku FCU line at 800-511-1056

Keycode: 6MSTRP
farmershawaii.com/WailukuFCU



* 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. Insurance underwritten by 21st Century Centennial Insurance Company.

farmershawaii.com | follow us on

Wailuku-2021_QuarterPage

Holiday Closings

May 31 | Memorial Day

July 5 | Independence 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% |
| (\$50 minimum deposit) | | |
| 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.

