



April 2025

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

2025 Scholarship Program



Wailuku FCU will begin accepting scholarship applications from May 1, 2025 to July 31, 2025. This is the third year of the Scholarship Program, and we will again award up to five (5) \$2,000.00 scholarships to students. Visit our website or scan the QR code for scholarship eligibility and submission requirements.



Be Weary of Romance Scams and the Promise of Love

Most romance scams start with fake profiles on online dating or other social media sites created by stealing photos and text from real accounts or elsewhere. Romance scammers trick their victims into thinking they are someone they are not.

Scammers quickly profess their love and tug at the victim's emotions with fake stories and their need for money. **They always ask for money.** Often requesting money for reasons such as plane tickets, medical emergencies, family emergencies, and customs fees. Once trust is established, the victim may be more easily convinced to send their sweetheart money, provide access to their financial accounts by sharing login credentials, and, in some cases, even launder funds for them.

Unfortunately, in many situations, victims unknowingly become money mules. A money mule is someone who transfers money illegally on behalf of others. After developing a trusting relationship, the fraudster convinces their victim to open a financial account, or use their existing account, under the guise of sending or receiving funds. Shortly after, the account is used to funnel money from any number of illegal activities.

Scammers often will drain the victim, potentially of their life savings. Use these tips to protect yourself:

- Keep social media accounts private and be cautious in who you are connecting with.
- Never send money or gifts to a sweetheart you have not met in person.
- Never wire money, put money on a gift or cash reload card, or send cash to an online love interest.
- If you think it is a scam, report it to the FTC at ftc.gov/complaint. Be sure to notify the website or app where you met the scammer, too.

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	4.17%	4.25%
12-Month Term	3.93%	4.00%
24-Month Term	3.45%	3.50%
36-Month Term	3.45%	3.50%
48-Month Term	3.45%	3.50%
60-Month Term	3.20%	3.25%

(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

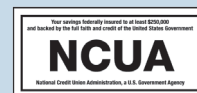
	APR*
New Auto Loans	
Rates as low as	4.75%
Used Auto Loans	
Rates as low as	4.95%
Personal Loans	
Rates as low as	6.75%
Share Secured Loan****	
Rates as low as	2.49%
Share Secured Line of Credit****	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	8.99%

****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 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.



Member Appreciation Giveaway



2025 marks our 70th year of providing financial services and jumpstarting the dreams of our members. As a token of our appreciation, we will be conducting 70 member appreciation giveaways for 70 years of service through December 31, 2025. All eligible members are automatically entered into a monthly drawing. Prizes will vary and may include a backpack cooler, logo apparel, and gift cards.

No purchase or payment is required to win a prize or to participate in the promotion. Only members of Wailuku Federal Credit Union in good standing are eligible to participate. Member must be an active member (non-dormant), current on all loans, have a minimum of \$50.00 (par value) in their share account, opted in to receive all credit union communications, and have up to date contact information. Account must be opened at least thirty (30) days prior to the date of prize drawing. Participants must be age eighteen (18) or older. Members can only win once. Other restrictions may apply.

Switch to Electronic Notices, Statements, and Receipts

Receive \$10.00 when you elect to receive e-notices, e-statements, and e-receipts. All three are conveniently delivered to your email and can be accessed anytime. Visit our branch, call, or email us for details. Wailuku FCU also reimburses ATM fees up to \$20.00 per month for members that receive e-statements.

*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

Our share certificates are a great way to grow your savings. Funds remain in account for a certain term, earning a specific yield. Terms can range from six months to 60 months and earn a higher yield than our standard savings or checking account.

Looking for Home Mortgage Loans and financing?

Wailuku FCU can help with getting a home loan, refinancing a mortgage, or accessing your home's equity. Speak with our Loan Officers for more information.

Gene Rivera
(808) 442-8024
NMLS# 1057403

Mercy Lebag
(808) 442-8056
NMLS# 216473

Stacie Teshima
(808) 442-8054
NMLS# 528982

External Account to Account Transfers

Transfer funds to and from your Wailuku FCU account to external financial institutions and have the funds available in three days or sooner. You may be able to choose between a next-day and/or a three-day delivery option. Set up one-time transfers, recurring transfers, or future dated transfers from online banking or our mobile app. Call or email us at info@wailukufcu.com for more information.

Transfer Money to Friends and family with Zelle®

Zelle® is a great way to send money to friends and family, even if they aren't a member of Wailuku FCU. It's a super easy and fast way to split a bill or send a gift. Download our mobile app to start sending money with Zelle®!



Holiday Closings

April 18 - Good Friday - Open
May 26 - Memorial Day - Closed
June 11 - Kamehameha Day - Open
June 19 - Juneteenth - Closed