



**Wailuku**  
FEDERAL CREDIT UNION  
Dreams Start Here

July 2024

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

## Keiki Klub Promotion Recap



To encourage keiki to save money consistently, we gave away Tasaka Guri Guri gift certificates to Keiki Klub members that turned in fully stamped Keiki Klub cards.

## School Supply Drive

School will be back in session soon and every student will need supplies to help them succeed. Not all families have the financial means to purchase new school supplies.

For the month of July, Wailuku FCU will be accepting school supply donations in support of Keiki Cupboard. Keiki Cupboard is a local non-profit organization that believes no child should lack the basic necessities needed for school. They have cupboards placed on school campuses where students can access the supplies when needed.

## 10 Year Building Anniversary Gift Giveaway

Wailuku FCU is celebrating 10 years at our 133 Ma'a Street branch location! In July, we will randomly select members to win a gift bundle featuring a gift card, drinkware, and apparel. All members aged 18 and over and in good standing are eligible to win. Mahalo to all our members!

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. Gift bundle valued at \$175.00. Winners are responsible for any taxes associated with prizes. Other restrictions may apply.

## Member Appreciation Giveaway

We love our members! To show our appreciation, we will be conducting member appreciation giveaways from April 1, 2024 through December 31, 2024. All eligible members are automatically entered into a monthly drawing. Prizes will vary and may include Stanley drinkware, 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. Giveaway valued at \$75.00. Winners are responsible for any taxes associated with prizes. Other restrictions may apply.

## 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.....	4.41%	4.50%
12-Month Term.....	1.98%	2.00%
18-Month Term.....	2.47%	2.50%
24-Month Term.....	1.24%	1.25%
36-Month Term.....	1.49%	1.50%
48-Month Term.....	1.74%	1.75%
60-Month Term.....	1.74%	1.75%

(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

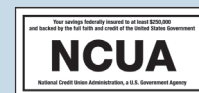
	APR*
<b>New Auto Loans</b>	
Rates as low as .....	4.75%
<b>Used Auto Loans</b>	
Rates as low as .....	4.95%
<b>Personal Loans</b>	
Rates as low as .....	6.75%
<b>Share Secured Loan****</b>	
Rates as low as .....	2.49%
<b>Share Secured Line of Credit****</b>	
Rates as low as .....	2.99%
<b>Personal Line of Credit</b>	
Rates as low as .....	9.99%

\*\*\*\*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.



## Community Involvement



On Mar. 23, 2024, Wailuku FCU employees and their families volunteered at Wailuku Elementary School's Grow Some Good school garden workday event. Grow Some Good is non-profit that creates a hands-on learning experience that cultivates curiosity about natural life cycles, connects students to their food sources, and inspires better nutrition choices.

## Scholarship Program

Wailuku FCU's student scholarship applications will be accepted until July 31, 2024. Wailuku FCU may distribute up to five (5) \$2,000.00 scholarships to students that meet our selection criteria. Program requirements and applications can be found on our website or in our branch lobby.



## Member Awareness

The Hawai'i State Judiciary warns that scammers continue to pose as police officers, sheriffs, and Judiciary employees claiming that there is a warrant for your arrest for failing to appear for jury duty. **That is a scam.**

The Hawai'i State Judiciary advises that if you receive a phone call regarding a warrant for failure to appear for jury duty, hang up without responding to any questions or pressing any numbers you may be asked to press. If you get an email that looks to be from the Judiciary, but you did not email them first, do not click on any links or attachments, and do not reply. Delete it immediately.

The Judiciary advises that court staff or law enforcement do not call or email anyone regarding outstanding bench warrants related to jury duty. Generally, all communication from the Judiciary regarding jury service is handled through the U.S. mail, unless you called or emailed the Judiciary first with a specific question.

For more information, contact the Communications and Community Relations Office at 808-539-4909 or via email at [pao@courts.hawaii.gov](mailto:pao@courts.hawaii.gov).



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.

## Student Loans and Student Loan Refinancing

Wailuku FCU's private student loan program is open to students who are actively in-school either in an undergraduate or graduate program and enrolled in at least a half-time enrollment status, at an eligible school.

We also offer a private student loan refinancing program! These student loans are private student loans and are not associated with federal student loans that are offered by the U.S. Department of Education.

## ATM Reimbursement

We are reimbursing ATM fees up to \$20.00 per month for members that meet the following requirements:

- Be enrolled in only eStatements - Please note that members enrolled in both eStatements and hardcopy are not eligible
- Be current on all loans

If you have any questions regarding our ATM reimbursement program, please contact the branch at (808) 244-7981 or [info@wailukufcu.com](mailto:info@wailukufcu.com).

## Transfer Money to Friends and family with Zelle®

Zelle® is a great way to send money to the people you know such as 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®.

## Mobile Wallet

You can now add your Wailuku FCU debit card to your device's mobile wallet. Use your mobile device to make payments in stores, in apps, or on the web without your physical card.

Use Mobile Wallet where you see these contactless payment symbols:



Mobile Wallet is a fast, convenient, and safe way to pay for purchases. Add your Wailuku FCU debit card today!



## Holiday Closings

Independence Day - July 4, 2024  
Labor Day - September 2, 2024  
Discoverers' Day - October 14, 2024