



Wailuku
FEDERAL CREDIT UNION
Dreams Start Here

January 2019

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

Happy
Holidays



AND A
JOYFUL NEW YEAR



Members Save Up To \$15 on TurboTax and Get a Chance to Win \$25,000!

This year, get your biggest possible tax refund and a chance to win \$25,000. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win \$25,000 when you try TurboTax Online for FREE by February 14th. And as a credit union member you can save up to \$15 on TurboTax. To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on our credit union's website. **Start today and save!**



Visit wailukufcu.com/turbotax for more information and contest rules.



Important Information About Your 2018 Tax Forms

Tax season is here and tax documents from Wailuku FCU will be mailed out and available by **January 31, 2019**. December year-end statements serve as your statement of credit union dividends earned and interest paid for that year.

Form 1099-INT - Interest Income, you will only receive a 1099-INT if your total dividends earned in 2018 are at least \$10.00

Form 1098 - Mortgage Interest Statement (mortgage or home equity loans), you will only receive a 1098 if your mortgage or home equity loan interest paid in 2018 is \$600.00 or more.

Save The Date! Wailuku FCU's 65th Annual Meeting



Join us **March 3, 2019** at **Maui Beach Hotel** from 11:30am to 1:30pm for Wailuku FCU's 65th Annual Meeting.

LOTS OF DOOR PRIZES! Space is limited, so pick up your tickets now (\$15 adults, \$5 children ages 6-11, \$33 nonmember). **The deadline for ticket purchases is February 15, 2019.** For each ticket sold, \$1 will be donated to a Political Action Committee that lobbies on behalf of the credit union movement. We hope to see you there!

Thank You Stanley Okamoto



Stanley Okamoto recently stepped down as a Board member after many years of service. We would like to thank him for his wisdom and dedication to help Wailuku FCU thrive and grow to what it is today. Stanley volunteered his time, knowledge and leadership to the credit union for over 22 years. His kindness, positive outlook on life and sense of humor will be missed. His seat will be filled by Katherine Texeira.

It is our great pleasure on behalf of the Board of Directors and the staff to thank you and wish you all the very best in your future.

You can save an average of \$385* on auto insurance with Farmers Insurance Hawaii!

As a Credit Union member, here's why you should switch to Farmers Insurance Hawaii for your auto insurance needs:

- Discount rates on auto insurance for being a Credit Union member
- Discount on auto insurance if you own a home or condo
- Discount on auto insurance if you purchase a homeowners, renters, hurricane, flood, or dwelling fire policy through Farmers Insurance Hawaii
- Local claims servicing and 24/7 claims assistance



Call the Credit Union member sales and service line at **800-515-1023**



Promo Code: 6FMCUA

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* Average savings from information provided by new policyholders from 6/1/17 to 6/1/18 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

GCUL-Ad-25-0119

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	0.25%.....	0.25%
(\$50 minimum deposit)		
Holiday Club Savings	0.25%.....	0.25%
Group Account	0.25%.....	0.25%
(\$50 minimum deposit)		
Share Draft	0.13%.....	0.13%

SHARE CERTIFICATE ACCOUNTS

Dividend Rate APY*

6-month term.....	0.74%.....	0.75%
12-month term.....	1.24%.....	1.25%
24-month term.....	1.49%.....	1.50%
36-month term.....	1.74%.....	1.75%
48-month term.....	1.98%.....	2.00%
60-month term.....	2.23%.....	2.25%

(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.....	2.65%
Used Auto Loans	
Rates as low as.....	2.65%
Personal Loans	
Rates as low as.....	4.60%
Shared Secured Loan	
Rates as low as.....	2.49%
Personal Line of Credit	
Rates as low as	6.99%

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 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.



Members have saved nearly \$2 billion with Love My Credit Union Rewards!

Start saving today at LoveMyCreditUnion.org



Holidays:

Martin Luther King, Jr. Day - Monday, January 21

President's Day - Monday, February 18



EQUAL HOUSING LENDER

