

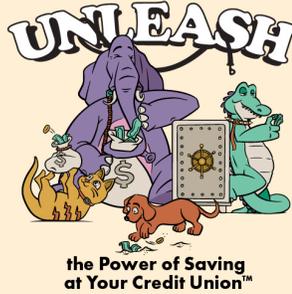
April 2023

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

## Unleash the Power of Saving at Your Credit Union

# National Credit Union Youth Month

[cuna.org/youthmonth](http://cuna.org/youthmonth) #CUYouthMonth



To celebrate National Credit Union Youth Month, Wailuku FCU will be giving out two times the number of pineapples for complete courses in Zogo. Scan the QR today to start earning pineapples. Pineapples can be redeemed for gift cards.



## Protect Yourself from P2P App Scams!

Peer-to-peer (P2P) payment apps are a simple and convenient way to send and receive money to friends and family. The most common P2P apps include Zelle, PayPal, Venmo, and Cash App.

P2P apps are generally safe and secure, but scammers are now using these apps to trick people out of their money.

Here are some tips to avoid P2P app scams:

1. Only use P2P to send and receive money with people you know and trust such as friends, family, neighbors, and coworkers. Consider speaking with these individuals to confirm their requests before sending any money.
2. Watch for common money scams and never send money when someone says the following:
  - You won a prize, but need to pay a fee to claim it.
  - Share a one time passcode to reverse a fraudulent transaction.
  - You owe taxes and can pay it through the P2P app.
  - Your phone, water, or electric bills are past due and need payment to continue service.
  - Or, if you're asked for financial help from someone you have only met online.
3. Heavily scrutinize unusual or urgent requests to send money. If it seems suspicious or out of the ordinary, it is likely a fraudster.
4. Implement security settings such as unique and strong passwords as well as multi-factor authentication.
5. Report suspected fraud to your financial institution, the P2P app company, and the appropriate authorities.

## 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**	0.12%	0.13%
\$100,000.00 - \$249,999.99**	0.20%	0.20%
\$250,000.00 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	3.45%	3.50%
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

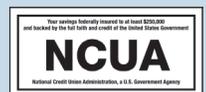
	APR*
<b>New Auto Loans</b>	
Rates as low as	3.75%
<b>Used Auto Loans</b>	
Rates as low as	3.95%
<b>Personal Loans</b>	
Rates as low as	6.00%
<b>Share Secured Loan****</b>	
Rates as low as	2.49%
<b>Share Secured Line of Credit****</b>	
Rates as low as	2.99%
<b>Personal Line of Credit</b>	
Rates as low as	8.49%

\*\*\*\*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.



## Student Scholarship Program

We will be launching our student scholarship program in support of individuals pursuing higher education. Applications will be available soon.

## flex Your financial fitness

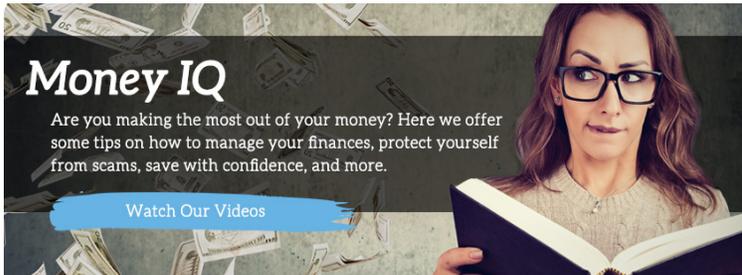
Make some quick and easy smart money moves and rack up as many entries as you can for a chance to win \$2K! Small steps are big strides when it comes to your finances.

NO PURCHASE NECESSARY. Official Rules: <https://finfitmovessweeps>.



## Money IQ

We just launched Money IQ, a video library filled with tips on how to manage your finances, protect yourself from scams, save with confidence, and more. These short videos can be watched on your laptop, tablet, or mobile device. Start today by visiting the education tab of our website. Happy learning!



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 \$2000.00. 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.

## Annual Meeting

Over 50 members joined Wailuku FCU for our 69th Annual Meeting on March 5th. Door prizes were given away while everyone enjoyed the beautiful music played by Dane Patao and Co. Thank you to everyone who joined us and made this event memorable!



## Community Involvement

In February, Wailuku FCU employees and their families participated in Grow Some Good's school garden workday event, Mālama Māla. The event helped raise awareness of the importance of garden programming in our local schools. It was a great opportunity for our team to connect with other members of our community, while beautifying the Wailuku Elementary School garden.



## Holiday Closings

Memorial Day - May 29, 2023

Juneteenth - June 19, 2023

Independence Day - July 4, 2023