

January 2023

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

Beware of Scams this Tax Season

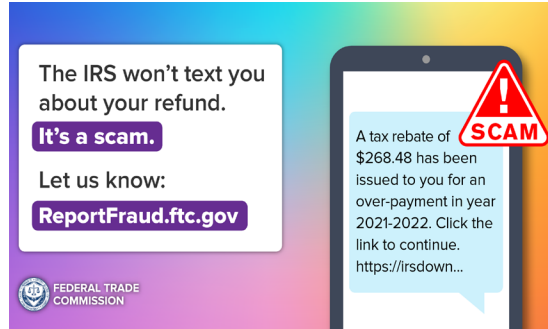
Tax season is coming up and you need to be aware of a tax rebate or refund payment scam. IRS impersonators may send you a text message or email that looks authentic, and mention a tax rebate or refund payment.

No matter what the text message says, it's a scammer phishing for your information. Clicking on a link to claim your refund exposes you to identity theft or the installation of malware on your device.

If you are contacted about a tax rebate or refund payment:

- **Never click on links in unexpected texts or emails.** Don't share personal information with anyone who contacts you unexpectedly. Always use a website or phone number that you know to be real.
- **The IRS won't call, email or text to contact you for the first time.** They will always start communications by first sending you a letter. Contact the IRS directly at 800-829-1040 to confirm or verify.
- **Check the status of a pending refund on the IRS website's "Where's My Refund" page.**
- **Email phishing@irs.gov to report unsolicited texts or emails claiming to be the IRS.**

If you clicked a link in one of these text or emails and shared personal information, file a report at IdentityTheft.gov to get a customized recovery plan based on what information you shared.



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*
New Auto Loans	
Rates as low as	4.00%
Used Auto Loans	
Rates as low as	4.00%
Personal Loans	
Rates as low as	6.00%
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	8.49%

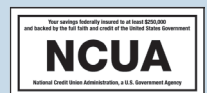
****100% of the loan amount is secured by funds in your share (savings) account.

***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.



Member Appreciation Giveaway

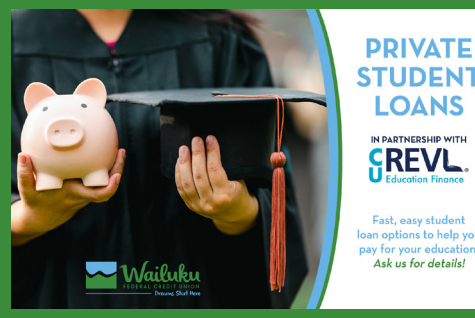
Our Member Appreciation Giveaway runs through February 2023. All eligible members are automatically entered into a weekly drawing. Some of the prizes have included rolling coolers, gift cards, and money.



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.

We Offer Student Loans!

Whether you're looking for an in-school loan to help with costs, or you need to refinance your current loan, we've partnered with CUREvl to provide you with the best student loan service you can get. Education is one of our core values at WFCU, and we're very excited about helping you achieve your dreams through this new program.



PRIVATE STUDENT LOANS
IN PARTNERSHIP WITH
CUREVL
Education Finance

Fast, easy student loan options to help you pay for your education. Ask us for details!

Staff Announcements



Welcome, Michelle!

We welcome Michelle Otani to the Wailuku FCU Team as our Member Service Representative.

Michelle is a mother of two and resides in Wailuku. The convenient location and very short commute from home to work was one reason she wanted to work at Wailuku FCU.

She also cites Wailuku FCU's services offered to members, community involvement, and a friendly, knowledgeable, and caring staff as additional reasons for wanting to work here.

Michelle enjoys spending time with her 'ohana, watching TV shows, listening to music, and traveling.

Annual Meeting

Our in-person Annual Meeting returns. Join us on March 5, 2023 from 11:00 am to 1:30 pm for our 69th Annual Meeting.

Space is limited so pick up your tickets now (\$20 adults ages 12+, \$10 children ages 5-11 years old, \$5 children ages 3-4 years old, \$40 nonmember). The deadline for ticket purchases is February 17, 2023. 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!

Community Involvement

Check out our spooktastically decorated booth at the Imua Family Service Keiki Halloween Festival. Our employees and their families passed out candies and shared numerous smiles and laughs during a memorable evening. The all-outdoor event helped keiki and their families experience the spectacle of Halloween in a fun and safe environment alongside their friends and neighbors.



Share our benefits with friends & family and both of you will receive up to \$50!

Ask us for details.

REFER A LOAN

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.

Wailuku FCU Members Save an Average of \$453* 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 11/1/20 to 11/1/21 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company.

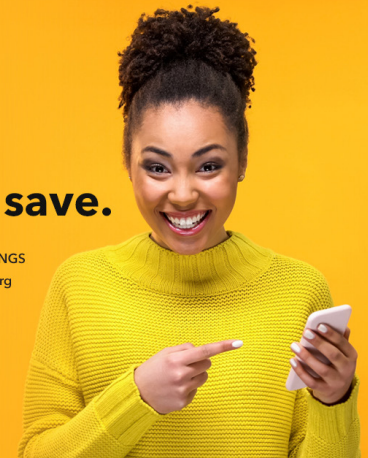


Holiday Closings

- New Year's Day - January 2, 2023
- Martin Luther King Jr. Day - January 16, 2023
- President's Day - February 20, 2023

Don't delay. File today and save.

SCAN THE QR CODE TO VIEW SAVINGS
TaxServices.LoveMyCreditUnion.org



File By 4/18

