

## TEMPORARY Hana Branch RELOCATION

Our current location at the Old Hana School will undergo extensive improvements beginning the first quarter of 2021, and will be closed during the renovation period for up to 6 months. We are currently exploring options to open a temporary branch in Hana. Please visit our website at [www.mauifcu.com](http://www.mauifcu.com) and our Facebook page for more details.

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@MauiFCU



*Best Wishes For The*  
**NEW YEAR!**

Mahalo Maui FCU Members! We truly appreciate your membership and are grateful for the trust you have placed in Maui Federal Credit Union. We look forward to continue serving the Maui community and we greatly value your membership.



## Holiday FOOD DRIVE

A heartfelt MAHALO goes out to the members and credit union staff who donated to our food drive benefitting the Maui Food Bank. Thanks to your generosity, we collected almost 1,000 pounds of food just in time for Thanksgiving. Thank you for helping to fight hunger in our community.

# Annual Meeting Announcement

Due to COVID-19 and related safety concerns, our 83rd Annual Business Meeting will be held virtually on Wednesday, March 31, 2021 at 5:30 pm. Please visit our website or Facebook about one week before this date for information on how to register online for this event. Only primary members\* will be permitted to register. No luncheon will be held as meeting will be conducted online.

*\*Primary members are account owners who have paid the \$1.00 non-refundable membership fee. All individual account holders are primary members. On joint accounts, only the first name listed is a primary member.*



## 2020'S DONE.

*Get A Fresh Start For*

# 2021

### Money Moves to Make for the New Year

No matter what 2020 looked like for you, with some planning and some hope, you can make 2021 your best financial year yet. Here are several simple, straightforward ways to get started.

**Invest in yourself.** Perhaps the best part about investing in yourself is that it doesn't have to cost money. From finances and fitness to coding and cooking, you can find free blogs, classes, YouTube videos and articles to help you invest time in investing in yourself.

**Start a budget.** Not every budgeting system is the right fit for everyone. In order to avoid budget burnout, do a little research to find a budgeting system that is going to work for you long term.

**Take a look at your taxes.** If you're the type that enjoys increasing your tax withholdings in order to receive a large tax refund each year, consider lowering your tax withholdings with your employer, and then setting up an automatic transfer or direct deposit into a high-yield savings account for the extra money you'll start receiving on your paycheck. That way you'll receive the benefit of earning interest on your hard-earned money instead of letting the government enjoy an interest-free loan from you.

**Set a goal.** What do you hope to achieve in the next year? Whether you want to save more money, earn more money, learn how to budget, or something else, set your aim high and then start asking yourself how you can accomplish that goal.

**Cut things out.** Whether it's spending, debt, financial advice, types of budgets, or something else, take 2021 to cut anything out of your life that just isn't working for you. You may find that a lot of things, even financially unrelated, can have a direct or indirect connection to your finances.

**Automate your finances.** Income, investments, saving, paying bills – everything can (and should) be automated to help you maximize your savings and time. This way you'll never miss a payment or forget to set aside funds for saving.

## FREE TAX ASSISTANCE

Maui FCU will be participating in the free IRS Volunteer Income Tax Assistance (VITA) Program again this year. The VITA program offers free income tax preparation to low- and moderate-income individuals and families.

The Credit Union VITA site will open by appointment only and priority will be given to members. We only have a limited number of appointment slots available so make your appointments early.

*Thursdays by appointment only*

**February 11, 2021 – April 15, 2021**

**9:30 a.m. – 3:30 p.m.**

**Contact:** Maile Gushiken 873-5050 ext. 4331

Please call Maile Gushiken to find out if you are eligible for free tax assistance or to schedule an appointment. To help us accurately prepare returns, please bring the following items:

- Photo proof of identification
- Original Social Security cards for the filer, the spouse and all dependents or Social Security number verification letters issued by the Social Security Administration
- Birth dates for all persons listed on the tax return
- Wage and earning statement(s) Forms W-2, W-2G, and 1099-R, from all employers
- Unemployment compensation Form 1099-G
- Interest and dividend statements from banks (Forms 1099)
- Copies of previous year's federal and state tax returns, if available
- Bank routing and account numbers for direct deposit of their refunds
- Other relevant information about income and expenses

## Sale Of American Express Travelers Cheques Discontinued

*Maui FCU has discontinued selling American Express Traveler's Cheques as American Express will no longer support the selling of Travelers Cheques by us. We apologize for any inconvenience; however, Traveler's Cheques are like cash, they have no expiration date and can still be negotiated. Are you planning on traveling? Don't worry, we have you covered! Apply for a Maui FCU Platinum Visa Credit Card to take with you wherever your journey may lead. It's safer, accepted worldwide, easy to use, with a low introductory rate, and no foreign transaction fees! Apply today at [www.mauifcu.com](http://www.mauifcu.com).*



# SURCHARGE FREE ATMS

Occasionally the ATM/ITM machine located at our Main office is temporarily out of order. Should this happen, please visit the closest surcharge free ATM's:

- ASB machine inside Foodland Kahului at 90 Kane Street
- Aloha Pacific FCU at 70 Ho'okele Street
- ASB Kahului branch at 150 Ho'okele Street

**Effective January 1, 2021, the ITM machine will no longer have interactive functionality and will continue to operate as strictly an ATM machine.**

The interactive services that will cease include check and cash deposits, shared branching transactions, and speaking to a live representative. Please visit our Partner Station located inside Aloha Pacific FCU at 70 Ho'okele Street, Suite 1210 for shared branching services.

For a complete list of surcharge free ATM's, visit [www.mauifcu.com/services.php#ATMLocations](http://www.mauifcu.com/services.php#ATMLocations).



Donna Paz

## NEW EMPLOYEE!

We are pleased to announce Donna Paz has joined our management team as a Special Projects Officer. Donna has returned home to Maui after an 8-year hiatus. She went away to attend Creighton University and later transferred to the University of Houston graduating Magna Cum Laude with a B.S. in Computer Science with Business and a Minor in Mathematics. She was previously employed as a Financial Analyst at a credit union with more than half a billion dollars in assets in the Houston area for over 3 years. Her responsibilities focused primarily on financial matters but did include assisting the marketing department.

## It's Time To Check Your Credit!



### Claim your free annual credit reports

Your credit report and score can affect your ability to get a loan, rent an apartment, or even qualify for a job. Protect your future by requesting a free report from Equifax, Experian, and TransUnion, and get to know your report today.

- Request your free report annually at the official site [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- Check your report for errors and fraudulent activity
- Fix any errors by contacting the credit reporting agency and information provider (bank, credit card company, etc.)

## Keep Us Current On Your Cell And Email Info

We are making it even more convenient to keep your contact information up to date. You can also easily update your address online through Online Banking. Simply log in and click on the Gear icon located on the top right of the screen and select "Personal Information" from the drop down menu. Otherwise you can use the change of address form located on our website by clicking "Services" and then "Forms". You may turn in the form at your nearest branch location. Please note that this form must be notarized if it is not signed in the presence of a Maui Federal Credit Union member service representative.

## IMPORTANT REMINDER:

### Unemployment Benefits Are Taxable

Many in our community have been impacted by the COVID-19 pandemic and have found it necessary to file for unemployment benefits. While these benefits provide much-needed relief, it is important to know that unemployment benefits are taxable. Although your taxes aren't due until April 15, 2021, it's never too early to start looking ahead.

### Tax Tip: File Early to Safeguard Your Refund or Make Arrangements to Pay the Taxes You Owe

The IRS urges tax filers to avoid procrastinating in filing your returns in order to better protect your identity and prevent tax fraud. While it may seem unlikely you'll fall victim to tax fraud, identity theft and fraudulent tax returns are more prevalent than many think. By filing your tax return as early as you're able, you can greatly reduce your risk of getting scammed.

If you owe a balance on your returns, you do not have to pay taxes you owe until the filing deadline in mid-April. Filing early will give you time to arrange your payment:

- Save extra money each month until the deadline,
- Set up a payment plan with the IRS or
- Consider a low-rate tax loan from Maui FCU loan to help you make your tax payments on time with affordable monthly payments spread throughout the year. Speak to a loan specialist for details.



## HAWAIIAN AIRLINES AFFILIATE PROGRAM

Maui FCU has joined Hawaiian Airlines' Preferred Affiliate program! This web-based program offers members of Maui FCU the following travel benefits:



- 5% off the lowest available [HawaiianAirlines.com](http://HawaiianAirlines.com) web fares on both business and leisure travel to the mainland.
- Convenient on-line booking with a variety of fare and itinerary options.
- You will still be able to earn flight credit in your individual HawaiianMiles account for flying Hawaiian Airlines.

So when planning that next vacation or business trip to the mainland, remember to book online at [HawaiianAirlines.com/Affiliate](http://HawaiianAirlines.com/Affiliate) and take advantage of all the benefits this program has to offer. **In order to receive these benefits you must enter our Preferred Affiliate Program Code which is MFCU.**

### Hawaii

## 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

[farmershawaii.com](http://farmershawaii.com) | follow us on



\* 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

## HOLIDAY CLOSINGS

**Martin Luther King Jr. Day**  
Monday, January 18

**Presidents' Day**  
Monday, February 15

**Prince Kuhio Day**  
(Staff Training)  
Friday, March 26

**Memorial Day**  
Monday, May 31

**Independence Day**  
Monday, July 5

**Hawaii Statehood Day**  
(Staff Training)  
Friday, August 20

**Labor Day**  
Monday, September 6

**Columbus Day**  
Monday, October 11

**Veterans Day**  
Thursday, November 11

**Thanksgiving Day**  
Thursday, November 25

**Christmas Day**  
Friday, December 24

**New Year's Day**  
Friday, December 31



### MAIN BRANCH

107 East Wakea Avenue  
Kahului, Maui HI 96732  
**PH** 808.873.5050 • **FAX** 808.873.6211

### OFFICE HOURS

Monday-Thursday  
8:30am-4:30pm  
Friday  
8:30am-5:30pm

### HO'OKELE PARTNERSHIP STATION

at Pu'unene Shopping Center  
(Located inside Aloha Pacific Federal Credit Union)  
70 Ho'okele Street, Suite 1210  
Kahului, HI 96732  
**PH** 808.866.5295

### OFFICE HOURS

Tuesday-Friday  
9am-5pm  
Saturday  
9am-1pm

### HANA BRANCH

1501 Uakea Road, Room D3  
Hana, Maui HI 96713  
**PH** 808.248.8307 • **FAX** 808.248.7645

### OFFICE HOURS

Monday, Wednesday, Friday  
9am-12pm • 2pm-4pm

**24 Hour Audio Response**  
**1-800-399-4790**

**ROUTING NUMBER**  
321379724

### BOARD OF DIRECTORS

Wesley Nohara • Chairman  
Beverly Kurokawa • Vice-Chairman  
Clayton Fuchigami • Secretary/Treasurer  
Jodi Arisumi • Director  
Douglas Schenk • Director

### SUPERVISORY COMMITTEE

Stacey Jio • Chairman  
Elli Funakoshi • Member  
Stephanie Asato • Member  
Madelyn Bumanglag • Member

Maui FCU may terminate, modify or change any program, service or fee without prior notice. Maui FCU makes an attempt to verify the accuracy of this newsletter. However, due to the "human" element, errors or omissions may occur. If they do, the actual correct rate, fee, conditions or terms of service or program will apply.

Membership eligibility and membership required to benefit from our programs and services



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