



## Cheers to the New Year!

Thank you, Maui FCU Members! We sincerely appreciate your membership and the faith you have placed in Maui Federal Credit Union. We look forward to continuing to serve the Maui community and appreciate your membership. We have new and exciting services and benefits in store for you in 2022. Let us help you make your financial goals happen!

### Keep Us Current on Your Cell Phone, Email, and Physical/Mailing Address Information

Don't miss out on what's new at Maui FCU and keep your contact information current. 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 form located on our website. On the Home page click "Services" and then "Forms". You may turn in the Change of Address 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.

To continue receiving a hard copy of the Maui FCU newsletter, please contact us!

### BUILD, IMPROVE, & RE-ESTABLISH YOUR CREDIT

#### Maui FCU Secured Credit Card

We understand that not everyone has credit or has perfect credit. If you have no credit history or need assistance rebuilding your credit, our Secured Credit Card could be right for you!

To stay in good standing and avoid late fees, all credit cardholders are reminded to always make at least the minimum payment each month.



Contact us today to begin your credit journey!

\*APR = Annual Percentage Rate. Subject to qualifications.

**FOLLOW US**  
ON SOCIAL MEDIA  
@MAUIFCU



## New Services

Available by the  
End of the 1st Quarter

### Maui FCU Credit Card MOBILE APP

Managing your Maui FCU Platinum Visa Credit Card just got easier! Soon you'll be able to make payments and view your transaction history anywhere.



### DIGITAL WALLET

#### Maui FCU Visa Debit Card

Pay contactless using your Digital Wallet. Soon you'll be able to select your wallet: Google Pay, Samsung Pay, or Apple and hold your phone over the Contactless Symbol at the register.



# Wrap Up Your Holidays



Skip the  
High-Rate Cards

## Consolidate All Your Holiday Expenses

\*Membership eligibility is required. Member must be in good standing with Maui Federal Credit Union. APR = Annual Percentage Rate. Quoted rate is the lowest available rate with payroll deduction for a 12-month term. Higher rates may apply depending on credit performance. The monthly principal and interest payment for a \$2,000 Holiday loan at 2.99% APR is approximately \$169.39. Offer valid from January 1, 2022 through February 28, 2022. All loans are subject to approval.

It's time to **wrap up your holiday** expenses into one consolidated bill with a low-rate personal loan that fits your needs. With all of the holiday gatherings, decorations, and shopping, it was easy to lose track of your budget.

Use the boost to help cover everyday essentials, add flexibility to your budget, or even pay off that high-rate debt.

**Stop by the Credit Union or  
Visit [www.mauifcu.com](http://www.mauifcu.com) to Apply Today!**

## PROTECT YOURSELF FROM NEW FRAUD TRENDS

As we begin the new year, it is critical to remain vigilant and protect yourself from financial fraud. Technology is advancing at an incredible rate, as are fraud techniques and the necessary countermeasures.

It's all too tempting to dismiss financial fraud as something that only happens to other people. Even if you're a knowledgeable shopper, it's all too simple to fall prey to illicit activities. Financial fraud, unfortunately, can take various forms and has a wide range of negative implications.

### 1. Invest in a Paper Shredder

Account holders at many banks and financial institutions can sign up for paperless statements. Even if you go that route, you may still receive documents containing sensitive financial information in the mail. If you simply throw those documents away, a criminal could obtain them and use them to commit fraud.

**That is why a paper shredder is an excellent investment.** For around \$50, you can purchase a machine that will render your sensitive documents unreadable to even the most determined thief.

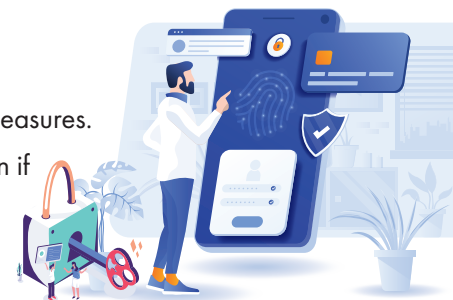
### 2. Know How to Identify Phone, Email, and Text Message Scams

It is critical that you do not respond to unsolicited emails, texts, or phone calls requesting confirmation of your bank account information or Social Security number. If you do, you may end up making a criminal's life much easier – and yours much more difficult. **When in doubt, contact your financial institution.**

### 3. Protect Your Online Identity and Your Phone Number

The pandemic has forced many to work from home and rely on the digital world. The need to protect online identity has also increased. **Protect your information by verifying you are on a secured website or forms before entering your personal information.**

Hackers, identity thieves, and scammers can use your phone number to find out where you are (or will be), impersonate you, hijack your phone, or access your accounts. **Don't give out your phone number online!**



## PREVENT FRAUD

by safeguarding your  
online information,  
monitoring your  
accounts, shredding  
sensitive documents, and  
thinking twice before  
sharing sensitive information.



## 84TH ANNUAL BUSINESS MEETING ANNOUNCEMENT

Our 84th Annual Business Meeting will be held **virtually on Thursday, March 31, 2022 at 5:00 p.m.** Please check our website or Facebook about a week before the event date for information on how to register online. Only primary members\* will be able to sign up. There will be no luncheon because the meeting will be held online.

\*Primary members are account owners who have paid the non-refundable membership fee of \$1.00. Primary members are all individual account holders. Only the first name listed on a joint account is a primary member.





# PROMOTION ALERT!



Jethro Casas  
was promoted  
to Financial &  
Regulatory Officer



Faith Europa  
was promoted  
to MSR III.



Gabby Arakaki  
was promoted  
to MSR II.



Thank you for all your hard work and your  
continued service to our Maui FCU Members.  
We look forward to the years to come!

## IT'S TIME TO CHECK YOUR CREDIT!

Claim Your Free Annual Credit Reports

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

1. Request your free report once a year at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).
2. Inspect your report for mistakes and fraudulent activity. Correct any mistakes by contacting the credit reporting agency and the information provider.



## WCMS HIGH HONORS GRADUATE JETHRO CASINAS

Congratulations to our Financial Regulatory Officer, Jethro Casas, for graduating from Western CUNA Management School (WCMS) with High Honors. Jethro was one of only seven students in the class of 2021 (which included students from Hawaii, Alaska, California, Nevada, New Mexico, Montana, Arizona, Colorado, Wyoming, Idaho, Oregon, Washington and Utah), who were inducted to the WCMS Academic Hall of Fame for earning academic honors during his time at school. At Maui FCU, we want to continue serving members the best we can and with the help of WCMS, a credit union management school sponsored by western state credit union leagues of the Credit Union National Association and in collaboration with Pomona College, we are able to continue building a strong foundation for our CU leaders of today and tomorrow.



# Tap. Snap. Deposit!

## MOBILE DEPOSIT



Download the Maui  
FCU Mobile App Today!



\*Terms and conditions apply. Must be eligible for service.

## DEPOSIT CHECKS FROM ANYWHERE AT ANYTIME

Mobile Deposit\* allows you to deposit personal checks safely and securely from anywhere you have access to a mobile device — all without having to visit a branch. Just use the Maui FCU Mobile Banking App to snap a photo of both sides of the check and follow the on-screen instructions to deposit it into your account.

Open your Maui FCU Mobile App and follow these steps:

- STEP 1:** TAP "Deposit a Check" located on the Deposit Tab.
- STEP 2:** Select account, enter check amount, and endorse the back of the check.
- STEP 3:** Follow the on-screen prompts to SNAP a photo of the front and back of the check. Then, hit **DEPOSIT**.

All checks deposited through Mobile Deposit **MUST** be properly endorsed on the back with Your Signature and "Mobile Deposit at Maui FCU Only." Without proper endorsement, your deposit will be declined.



**MOBILE DEPOSIT**  
ENDORSE THE BACK  
OF THE CHECK:

**SIGN** Your Name  
All Payees Must Sign

**WRITE** "Mobile Deposit  
at Maui FCU Only"

# 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.**

## Maui FCU Members Save an Average of \$453\* a Year on Auto Insurance



As a Maui FCU member, here's why you should switch to Farmers Insurance Hawaii:

- Special discounts for Maui 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 Discount
- Local claims servicing and 24/7 claims assistance
- Online and Mobile App policy servicing

Call the special Maui FCU line at 800-511-0965

Keycode: 6MQTRP

[www.farmershawaii.com/MauiFCU](http://www.farmershawaii.com/MauiFCU)



[www.farmershawaii.com](http://www.farmershawaii.com)

Follow Us On   

\*Average savings from information provided by new policyholders from 11/01/20 to 11/01/21, which showed that they saved by switching to Farmers Hawaii.  
Insurance underwritten by 21st Century Centennial Insurance Company.

### HOLIDAY CLOSINGS 2022

**Martin Luther King Jr. Day**  
Monday, January 17

**Presidents' Day**  
Monday, February 21

**Prince Kuhio Day**  
Friday, March 25

**Memorial Day**  
Monday, May 30

**Juneteenth National Independence Day**  
Monday, June 20

**Independence Day**  
Monday, July 4

**Labor Day**  
Monday, September 5

**Columbus Day**  
Monday, October 10

**Veterans Day**  
Friday, November 11

**Thanksgiving Day**  
Thursday, November 24

**Christmas Day**  
Monday, December 26

**New Year's Day**  
Monday, January 2, 2023



[WWW.MAUIFCU.COM](http://WWW.MAUIFCU.COM)

#### MAIN BRANCH

107 East Wakea Avenue  
Kahului, Maui HI 96732

PH 808.873.5050 • FAX 808.873.6211

#### OFFICE HOURS

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

#### 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 • 9 am - 5 pm  
Saturday • 9 am - 1 pm

#### HANA BRANCH

Temporary Location

5670 Hana Hwy.  
Hana, Maui HI 96713

PH 808.248.8307 • FAX 808.248.7645

#### OFFICE HOURS

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

#### 24 HOUR AUDIO RESPONSE

1.800.399.4790

#### ROUTING NUMBER

321379724

#### BOARD OF DIRECTORS

Wesley Nohara • Chairman  
Beverly Kurokawa • Vice-Chairman  
Doug Schenk • Secretary  
Clayton Fuchigami • Treasurer  
Jodi Arisumi • 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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*moving money for better*

#MEMBERPERKS

Enjoy secure and convenient transactions with Maui FCU\* - the only Western Union financial affiliate on Maui! Stop by our Main Branch.