

# Tidbits

OCTOBER 2021

**MAUI**  
FEDERAL CREDIT UNION

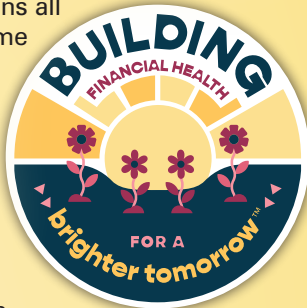


## Celebrating International Credit Union Day on October 21, 2021!

Each year credit unions all around the world come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's ICU Day theme

"Building Financial Health for a Brighter Tomorrow" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

Celebrate with Maui FCU from Monday, October 18th through Friday, October 22nd. We have giveaways, virtual activities, and our annual virtual keiki Halloween costume contest planned for valued members like you! For more information, visit our website at [mauifcu.com](http://mauifcu.com) and follow our social media to join the fun! We're thankful for members like you that allows us to be part of this credit union tradition.



**FOLLOW US**  
ON SOCIAL MEDIA



@MauiFCU

**VIRTUAL NEWSLETTER:** As of July 2021, our newsletter is and will be available only online on our website. If you would like to continue receiving a hardcopy, please contact us.

*Double* Your Joy,  
*Double* Your Cash Back



Earn *double* cash back on all your holiday purchases using your Maui FCU Platinum Visa Credit Card

As a valued cardholder, we're giving you more reasons to celebrate this season. **Earn 2% cash back on net purchases you make with your Maui FCU Platinum Visa Credit Card from November 1, 2021 to December 31, 2021.**

The best part is that there's no need to sign up for this special offer! Simply use your Maui FCU Platinum Visa Credit Card for purchases and watch the cash back add up. It's a great way to earn extra rewards for your holiday shopping.



Offer excludes cash advances and balance transfers. Terms and conditions may apply. Speak to a loan specialist for more details.

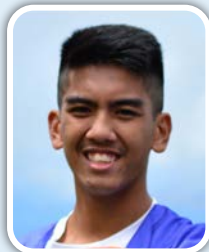
### 2021 Cash Rebates Disbursements

Cash rebates\* for the Maui FCU Visa credit card will be disbursed on November 23, 2021 and will be applied directly to the cardholder's account.

\*The rebate does not count as a payment.



## Higher Education Scholarship Recipients



**Jerome Butac**  
Pacific University  
Applied Sciences



**Mary Jicel Butac**  
UH Maui College  
Nursing



**Kainalu Yoshida**  
Seattle University  
Biology

Three members of Maui Federal Credit Union were awarded a \$1,000 scholarship to help them pursue a higher education.

It has been a tough year and we wanted to continue helping our members reach their higher education goals. The awardees, who were selected by random drawing by Attorney Paul Horikawa, were diligent about submitting their completed applications by the deadline.

Maui FCU's Higher Education Scholarship Program is open to primary members of Maui FCU in good standing for at least one year and attendance must be on a full-time basis during the award year. Applicants submitted an application form, a resume, and a media submission, along with their acceptance letter to the college of their choice.



## BUILD, IMPROVE, RE-ESTABLISH YOUR CREDIT

### Maui FCU Secured Credit Card

We get it, not everyone has credit or has perfect credit. If you have no credit history at all or need a little help rebuilding your credit, our Secured Credit Card may be for you!

All credit cardholders are reminded to always make at least a minimum payment each month to be in good standing and to avoid late fees.

Contact us to start your credit journey today!

*\*Subject to qualification.*



## Boost Your Holiday Budget

*Celebrate What Matters Most*

The holidays are just around the corner! Spend more time this season on what matters most and create lasting memories. Give your holiday budget a boost with the help of a Maui FCU Holiday Loan.

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

As Low As **2.99%APR\***  
12-month term Up to \$5,000

Stop by the Credit Union or visit [www.mauifcu.com](http://www.mauifcu.com) to apply.

\*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. All loans are subject to approval. Certain terms and conditions may apply. Rates and terms are subject to change without notice. Offer valid from October 1, 2021 through December 31, 2021.





## ANNUAL FOOD & FUNDS DRIVE

Fewer Maui 'ohana will go hungry due to the efforts of the Credit Unions of Maui Coalition. The Credit Unions of Maui collectively donated nearly 2,300 pounds of food and over \$2,500 in monetary donations for the Maui Food Bank.

A heartfelt MAHALO goes out to the members and credit union staff who donated to our food and funds drive benefitting the Maui Food Bank. The Annual Food Drive, which was coordinated by the Hawaii Credit Union League, is one of many efforts in which the Credit Unions of Maui supports the community and enhances the quality of life on Maui.

*\*Credit Unions of Maui Coalition include Kahului Federal Credit Union, Maui Federal Credit Union, Maui Teachers Credit Union, Valley Isle Community Federal Credit Union, and Wailuku Federal Credit Union*

## Keep an eye out for HOLIDAY SCAMS

With the holidays coming up, it's important to be on guard and protect yourself from scammers. As much as we look forward to the holidays, scammers enjoy this time of year even more. After all, it's natural to let your security slip a little when you're busy and spending a lot.

### Keep an eye out for these popular scams:

**Holiday Vacation Scams** – Flights around the US and other countries are tempting especially for a great, low price, but be wary of too-good-to-be-true offers. Make sure to book through reputable websites.

**Fake Charities** – Phone calls and flyers from organizations with familiar-sounding names may ask you for donations. To be safe, don't give to any charity with whom you didn't start the contact.

**Fake Public Wi-Fi** – Think before you connect to public Wi-Fi. If you do choose to use public Wi-Fi, remember that you shouldn't have to install anything and don't use unsecured connection to access bank accounts or other sensitive information.

**Vehicle Rental Scam** – Renting a vehicle or motorcycle can be a great way to explore every nook and cranny of a city. Watch out when you return the vehicle. The owner might demand additional payments to repair damages that were already there, but you failed to notice.

*Prevent fraud by guarding your online information, monitor your accounts, shred sensitive documents, and always think twice about sharing your information.*

## Christmas Club ACCOUNT DISBURSEMENTS

If you have a Christmas Club Account, your accumulated savings and dividends were transferred to your regular savings account on October 1st, just in time for all your holiday spending.

**Don't have a Christmas Club Account yet?** It's the easiest way to save for the holidays, and getting started is simple too! Start saving for next season today! See a Member Service Representative to get started.

### Enjoy the Benefits:

- Plan year-round for the busiest holiday season
- Help alleviate debt from holiday spending
- Earn more for holiday shopping with competitive dividends
- Enjoy peace of mind knowing your Christmas Club Share account is federally insured



**NOMINATIONS FOR BOARD OF DIRECTORS:** Nominating Committee Chairperson, Doug Schenk has announced the following individuals as their nominees for the two (2) vacancies on the Board of Directors for 2022.

**Wesley Nohara** has been a member of the credit union for over 39 years and is currently the Chairman of the Board. Wes has a degree in geography from the University of Hawaii and is the Owner of Puu Kane Farms LLC and is a farmer and consultant. He serves as an Associate Director on the West Maui Soil & Water Conservation District.

**Clayton "Clay" Fuchigami** serves as the President/CEO and the Treasurer on the Board of Maui Federal Credit Union. He graduated from the University of Hawaii at Manoa and has a BBA. He is also a graduate of Western CUNA Management School at Pomona College. He previously served on the Boards of the Maui Health Foundation (fka Maui Memorial Medical Center Foundation) and the Maui Filipino Chamber of Commerce. He currently serves as the Chairman of the Board for the Hawaii Credit Union League (HCUL). HCUL is Hawaii's trade association for all 49 statewide credit unions.

*Additional nominations may be made by petition for this volunteer position. A minimum of 72 signatures from primary members must be submitted. Please contact the credit union for further guidelines and minimum requirements. All nominees must agree to an investigative background check which includes criminal, civil and credit checks. All nominations with the minimum petition signatures must be received by Friday, November 19, 2021 at the credit union office at 107 E. Wakea Avenue, Kahului, HI 96732. Contact the credit union for a copy of the entire minimum requirements. All voting will be conducted at the annual meeting.*

## 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 \$366\* 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 discounts
- 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)



\* Average savings from information provided by new policyholders from 11/1/19 to 11/1/20 which showed that they saved by switching to Farmers Hawaii.

Insurance underwritten by 21st Century Centennial Insurance Company. [farmershawaii.com](http://farmershawaii.com) | follow us on



## Western Union WU

Sending money to loved ones is easy as 1-2-3! Maui FCU members are able to send money through Western Union directly with us. Stop by our main branch.

## Holiday Closings

**Columbus Day**  
Monday, October 11

**Veterans Day**  
Thursday, November 11

**Thanksgiving Day**  
Thursday, November 25

**Christmas Day**  
(Observed)  
Friday, December 24

**New Year's Day**  
(Observed)  
Friday, December 31

**Wishing you all the Joys of the Holiday Season**  
— from everyone here at Maui Federal Credit Union!



### 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

#### Temporary Location

5670 Hana Hwy.  
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  
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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