

Tidbits

JANUARY 2023

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



CELEBRATING OUR 85TH YEAR!

Visit our Website at www.mauifcu.com for Member Events and Announcements

FOLLOW US
ON SOCIAL MEDIA

@MAUIFCU



Cheers TO THE New Year!

Thank you for another year Maui FCU Members! We sincerely appreciate your membership and the faith you have placed in Maui Federal Credit Union. Wishing you and your family a great year ahead! We look forward to continuing to serve the Maui community. We have new and exciting services and benefits in store for you in 2023. Let us help you make your financial goals happen.



BANK WITH US. ANYWHERE.

Take advantage of our electronic banking options that allows you to do your banking when you're on the go and *debit card management* all on ONE platform. Download the Maui FCU Mobile App today and enjoy the benefits!

Contact Us for More Information

CONTACTLESS VISA CREDIT CARD & MAUI FCU CREDIT CARD MOBILE APP

Take care of daily purchases, unexpected expenses or self-splurging, with a Maui FCU Visa Platinum Credit Card.¹



Credit Card Benefits

- Contactless. Fast, safe and secure.
- Monitor your transactions, view eStatements, and easily make card payments with the Maui FCU Credit Card Mobile App.
- Low Introductory Interest Rate¹



Download the Maui FCU Card App today and easily manage your account on the go.



¹All loans are subject to credit approval. Certain terms and conditions may apply. Rates may vary depending on credit history and underwriting factors. All loan programs, rates, terms and conditions are subject to change at any time without notice. For more information, please contact a loan specialist at 808.873.5050. Membership Required.

DIGITAL WALLET Maui FCU Visa Debit Card

Pay contactless using your Digital Wallet. 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.



Double Your Joy,
Double Your Cash Back
December 1, 2022 - January 31, 2023



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

IT'S TIME TO CHECK

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
2. Inspect your report for mistakes and fraudulent activity. Correct any mistakes by contacting the credit reporting agency and the information provider.

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 "Settings" located on the top right of the screen and select "Profile" 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.

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. Starting January 1, 2024*

MAUI FCU PARTNERSHIP STATION

70 Ho'okele Street, Suite 1210



NEW HOURS OF OPERATION

FRIDAYS --- 9:00 AM - 5:00 PM

SATURDAYS --- 9:00 AM - 1:00 PM

Effective January 1, 2023. Mahalo!

Share the **BENEFITS OF MEMBERSHIP**

- **LOW RATES** on Loans
- **HIGHER** Dividends on Savings & Certificates
- **EXCELLENT** Member Service



Refer a Friend!

We're thankful for members like you! Being a Maui FCU member doesn't just mean you have access to great rates and benefits. Tell the people in your life about the advantages of membership at Maui FCU and encourage them to join today!

85TH ANNUAL BUSINESS MEETING ANNOUNCEMENT

Our 85th Annual Business Meeting will be held in person at the Maui FCU Main Branch on **Thursday, March 30, 2023 at 5:00 p.m.** Please check our website or Facebook for information on how to register online. Only primary members* will be permitted to attend. This is a meeting function only. Registration is required and you must register by Thursday, March 23, 2023.



**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.*

Wrap Up Your Holidays



Skip the
High-Rate Cards

Consolidate All Your Holiday Expenses

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 to Apply Today!

*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 4.25% APR is approximately \$170.53. Offer valid until January 31, 2023. All loans are subject to approval.



Fraudsters have found a way to mimic your financial institution's member services, fraud hotline phone numbers, and even pose as service providers (such as utility, phone bill, cable, credit card, landscaping, etc). They can send you a fake text message or give you a ring asking to verify personal and account information in an attempt to access your funds. If you provide any personal information, they can gain access to your account.

What to do if you receive a call or text?

If you EVER receive a call and say they are your bank or service provider, DO NOT provide any account number or personal information on an INCOMING CALL.

Tell them you need to call them back. Make sure you DO NOT call the number they provide you or from your phone call history. When in doubt, call your financial institution or service provider directly.

ALWAYS PROTECT YOUR INFORMATION!

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.

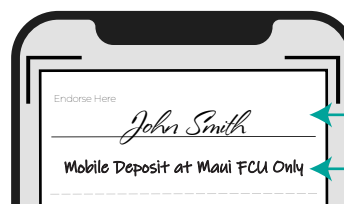
Open your Maui FCU Mobile App and follow these steps:

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 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 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
- Local claims servicing and 24/7 claims assistance
- Online and Mobile App policy servicing

Call the special Maui FCU line at
Keycode: 6MQTRP
www.farmershawaii.com/MauiFCU



*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.

Follow Us On   

2023 HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 16

Juneteenth National Independence Day
Monday, June 19

Veterans Day
Friday, November 10

Presidents' Day
Monday, February 10

Independence Day
Tuesday, July 4

Thanksgiving Day
Thursday, November 23

Prince Kuhio Day
Monday, March 27

Labor Day
Monday, September 4

Christmas Day
Monday, December 25

Memorial Day
Monday, May 29

Columbus Day
Monday, October 9

New Year's Day
Monday, January 1, 2024

MEMBER PERKS

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

Sending money to your loved ones this season? Maui FCU members are able to send money through Western Union at the main branch. It's one of many services we provide for our members. Call 808.873.5050 or visit our website at mauifcu.com to learn more!

*Terms and Conditions Apply. Must be a Maui FCU member.



MAUI
FEDERAL CREDIT UNION
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

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

New Hours!

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
Madelyn Bumanglag • Member
Pauline Tiu • 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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