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**FOLLOW US ON SOCIAL MEDIA** @MAUFCU  

## INTRODUCING OUR REVAMPED ONLINE LOAN APPLICATION PLATFORM



**FASTER, SMOOTHER, AND EASIER THAN EVER!**

Our revamped Online Loan Application Platform is designed specifically for our valued members. We've taken your feedback into account to create a more user-friendly experience tailored to your needs. Apply for loans with ease and enjoy the benefits of being a member of our financial community. We're here to make your financial journey smooth and successful!



## 2024 MAUI FCU HIGHER EDUCATION SCHOLARSHIP PROGRAM

Applications are now being accepted for our 7th annual Higher Education Scholarship Program. Maui FCU will award five (5) \$1,000 associate, baccalaureate or graduate degree scholarships for the Fall 2024 semester.

**Apply today online or visit our branch for an application! Submit your application by June 3, 2024.**



SCAN ME!

### ELIGIBILITY REQUIREMENTS

To apply, an applicant must be:

1. A Maui FCU primary member in good standing for at least a year prior to the deadline for submitting the scholarship application and must continue to be a primary member at the time the scholarship is awarded.
2. Enrolled in an associate, baccalaureate or graduate degree program at an accredited college, university school.
3. Attendance must be on a full-time basis during the award year. Full-time is defined by the specific college or university. For example, the University of Hawaii requires a minimum of 12 credits per semester for full-time status in undergraduate programs.

For more information, please visit us online at [mauifcu.com](http://mauifcu.com)



**Ready to Apply?**  
Scan the QR Code

**VISIT OUR WEBSITE [WWW.MAUFCU.COM](http://WWW.MAUFCU.COM) TO LEARN ABOUT OUR LOAN SOLUTIONS!**

## YOUTH SHARE ACCOUNTS

Maui FCU is ready to partner with you as you start your child's financial journey. Our Youth Share Accounts are designed to grow as your child grows, encouraging them to save money and learn how to make good financial decisions now and in the future.

- Free Opening Gift
- Special Birthday Treat
- Special Rewards
- Report Card Program
- Youth share certificates with an affordable minimum balance
- Dividends are calculated on the daily balance and paid monthly

Visit our website or our branch to speak to a representative today!



## 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 Pay and hold your phone over the contactless symbol at the register.

## 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



## \$25 FOR YOU, \$25 FOR YOUR FRIEND!

Share the love for Maui FCU for cash rewards! Earn \$25 for you and up to \$25 for your friends and family when they join Maui FCU.

## Share the BENEFITS OF MEMBERSHIP

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



This program is our way of thanking our members for referring friends, family, and colleagues to Maui FCU.

If you are a Maui FCU member, you will receive a \$25.00 bonus for each friend, family member, and/or colleague you refer who joins the credit union. You can receive a bonus for up to 12 referrals each calendar year (totaling up to \$300 per year).

New members who join as part of this program can receive a \$25.00 bonus. Member Referral Program participants must meet the qualification requirements for Maui FCU membership. Program details may change at any time without notice.

Visit our website, [www.mauifcu.com](http://www.mauifcu.com), for more information about how to qualify to earn \$25 for you and your friends.

<sup>1</sup>Certain Conditions Apply! Check eligibility. The minimum balance required to open a Share account is \$25.00 and a \$1.00 membership fee. A valid form of government issued identification (i.e., Hawaii Driver's License, Passport, or Military I.D.) is required. <sup>2</sup>Maui FCU reserves the right to discontinue the program at any time without prior notice. To receive the incentive described, the person being referred must: be referred by an existing Maui FCU member AND the referred friend/family must not be a current Maui FCU member or have had a Maui FCU account closed within the last 12 months.

Refer. Earn. Repeat.

## SWITCH TO ESTATEMENTS

- VIEW ANYTIME**  
Access your statements whenever you like, from wherever you are.
- AVAILABLE SOONER**  
Receive your statements on the 1st day of each month.
- ENVIRONMENTALLY FRIENDLY**
- NO STORAGE REQUIRED**  
Eliminate the need to file and securely store paper statements at home.
- IT'S FREE!**  
Signing up for eStatements is free and simple to do!

Go Green

# IT'S A WRAP, 86TH ANNUAL MEETING

Our annual business meeting was held at the Maui FCU Main Branch on Thursday, March 28th. We would like to thank everyone who attended and appreciate your participation. As a member, your vote counts!

## CHAIRMAN'S REPORT

In my estimation, 2023 was a tumultuous year, with many ups and downs which directly and indirectly affected many of our lives. Most catastrophic were the August 8, 2023 Maui wildfires. Our hearts and prayers go out to all the families and members that were impacted by this disaster. All of Maui is still feeling and dealing with the scars and pain of our losses.



I realize that my words and expressions can only capture a fraction of the agony felt by those of us who directly lost their homes, their loved ones and their livelihood. Yet, it is inspiring to see the strength of the people of Maui and their resilience. Love, support and resources have poured into Maui from around the globe. As we move to rebuild our lives and community, the reality hits us that things will never be the same.

The Hawaii Credit Union League and the coalition of Maui chartered credit unions created and contributed to the Credit Union Wildfire Relief Fund. Contributions were also received from credit unions from Hawaii and throughout the nation, industry trade associations and foundations, stakeholders, and individuals. The fund supports those who were directly and indirectly impacted by the fire. This is an example of our credit union motto "People helping People."

Here at Maui FCU, we are member driven. We are a "not for profit" cooperative financial institution, owned and operated solely for the benefit of our members (you).

Members can rely on credit unions to operate with safety and soundness. To date, no one has lost a single penny of insured deposits at a federally insured credit union. The insurance on member deposits is funded entirely by credit unions and not taxpayer dollars.

We, here at Maui FCU, invite you to check us out and let us know how we can assist and service you better.

I see 2024 as a critical political year. Much is at stake on the future of our nation and our economy. I implore you to exercise your right to vote and make a statement about how you want the future of our nation to be. Your vote does count. No matter how the results turnout in November, rest assured we at Maui FCU will continue to value your membership and protect your financial investments.

The following is a "dashboard" of our 2023 financial performance along with a 10-year comparison.

### 2023 Financial Performance:

- Total Assets of \$131.77 million
- Total Loans of \$39.24 million
- Investments of \$77.82 million
- Total Shares of \$112.30 million
- Net Income of \$609,964

### 10-Year Comparison of Financial Results:

	2014*	2023
• Asset Size:	\$92.1 Million	\$131.8 Million
• Loans:	\$27.7 Million	\$39.2 Million
• Net Worth:	\$13.8 Million	\$19.1 Million

*\*In 2014, Kula Community FCU merged with Maui FCU.*

One thing I have learned over the years as your credit union chairman, is to always be ready for the unexpected variables. Whether it's the bank failures of 2023, Covid-19, or Maui wildfires, Maui FCU has the capital reserves, professional staff, leadership and volunteers to successfully and securely serve your financial needs.

Thank you for allowing us to be the financial institution of your choice and I look forward to serving you as your chairman.

*Sincerely,*

Wesley Nohara, Chairman

# 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.**



**YOUR FINANCIAL FREEDOM AWAITS!  
BOOK AN APPOINTMENT  
WITH US TODAY!**

**CALL 808.873.5050 OR  
VISIT OUR MAIN BRANCH**

## UNLOCK THE POWER OF MOBILE BANKING & ONLINE BANKING

If you need any help with your mobile or online banking, we've got your back! When it comes to digital banking, we offer **personalized support**, including *one-on-one* meetings with one of our Member Service Representatives by appointment. We're here to help you with any questions or concerns you may have.

Looking forward to assisting you with your digital banking needs!

**Did you know?**

There's **Online Tutorials & Click-Thru Demos** on our website --- [www.mauifcu.com/FAQs-Tutorials](http://www.mauifcu.com/FAQs-Tutorials)

We've got you covered with online tutorials and click-thru demos to help you navigate mobile and online banking like a pro! Check them out and get ready to unlock the full potential of our digital solutions.



## 2024 HOLIDAY CLOSINGS

<b>Memorial Day</b> Monday, May 27	<b>Admissions Day</b> Friday, August 16	<b>Veterans Day</b> Monday, November 11
<b>Juneteenth National Independence Day</b> Wednesday, June 19	<b>Labor Day</b> Monday, September 2	<b>Thanksgiving Day</b> Thursday, November 28
<b>Independence Day</b> Thursday, July 4	<b>Columbus Day</b> Monday, October 14	<b>Christmas Day</b> Wednesday, December 25

## 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? 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](http://mauifcu.com) to learn more!

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



### 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

### 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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