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-- CELEBRATING-INTERNATIONAL CREDIT UNION DAY

COOPERATION FOR A PROSPEROUS WORLD

Get ready to celebrate with us! On October 16, 2025, MauiFed will be joining over 56,000 credit unions worldwide to celebrate International Credit Union (ICU) Day®! This year's theme, "Cooperation for a Prosperous World," perfectly highlights how credit unions like ours empower members to achieve greater financial health and well-being.

We're dedicating the entire month of October to **YOU** with our special Member Appreciation Month!

HERE'S HOW WE'RE CELEBRATING*

- Free Gift for New Accounts & Loans: Open a new account or take out a loan with us this month and receive a special thank-you gift!
- Western Union Gifts: Using our Western Union services this October? We'll have a gift for you too!
- Events: Look out for fun events happening all month long!
 Follow us on social media @MauiFed for more details and to join the fun!

 *While Supplies Last.

We are incredibly grateful for members like you who are the heart of this global credit union movement. Thank you for allowing us to be a part of your financial journey!



FOLLOW US ON SOCIAL MEDIA



ICU DAY 2025 PROCLAMATION SIGNING

Each year credit unions all around the world come together to celebrate ICU Day to raise awareness about what it means for members around the world to have a credit union as their financial partner.



Pictured Above: CEOs/Presidents of Credit Unions Chartered on the Island of Maui with Mayor Richard Bissen (far left). MauiFed CEO, Clayton "Clay" Fuchigami pictured on the far right.

BANK OF HAWAII PARTNERSHIP

In partnership with Bank of Hawaii, we are excited to announce that members have access to their money at Bank of Hawaii ATMs **SURCHARGE-FREE.** So whether you're across town, or visiting a neighbor island, you're never far from your money.

IMPORTANT CHANGE TO ATM ACCESS

As of October 1, 2025, MauiFed ATM and Debit cardholders will no longer be able to use American Savings Bank (ASB) ATMs surcharge-free. A surcharge will be applied when using your ATM or Debit Card at an ASB ATM. To avoid a surcharge, please visit a Bank of Hawaii ATM instead.



2025 HIGHER EDUCATION MAÜIFED SCHOLARSHIP RECIPIENTS



Cara Egami University of Hawaii at Manoa Fashion Design & Merchandising



Lindsey Ramos Washington State University Construction Management



Logan Ortogero University of Portand Computer Science



Naomi Pigao George Fox University Civil Engineering

We are thrilled to announce that a total of four (4) members of MauiFed were awarded a \$1,000 scholarship to help them pursue a higher education. Congratulations to all our 2025 Higher Education Scholarship recipients!

MauiFed's Higher Education Scholarship Program is open to primary members of MauiFed in good standing for at least six months 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. The application for Fall 2026 will be available in March 2026.

PROTECT YOUR FINANCES 🧬

Keeping your accounts safe is our top priority at MauiFed. If you ever receive a phone call, Facetime, text, email, etc., please remember... MauiFed WILL NEVER ask you to provide your debit/credit card number. We will never ask for your Online Banking log in credentials or passwords.

DO NOT respond to these texts, calls, or emails.

EMPLOYEE SPOTLIGHT

Meet Our Newest Team Member

We'd like to introduce the newest member of our team, Aidyn Wright! She is joining us as a Member Associate and is excited to learn more about the financial industry and get to know our members. We are thrilled to have her on board.



FUN FACTS

- Seabury Hall Graduate. Go Spartans!
- She enjoys painting and video games in her free time.



The Credit Unions of Maui's 10th Annual Golf Tournament, held this August at The Dunes at Maui Lani, was a truly remarkable event! We're thrilled to announce that, thanks to everyone's participation, we raised an astounding \$35,000 for the Pacific Cancer Foundation. We extend a heartfelt mahalo to our golfers, volunteers, and sponsors!



--ALJON--

Celebrating Our Team CONGRATULATIONS

to Aljon Almarez on his promotion from Member Associate to Support Specialist. We are excited for him to take on this new challenge and continue to learn and contribute in his expanded role.

YOUR MEMBERSHIP MATTERS: KEEP YOUR CONTACT INFORMATION UP-TO-DATE

To ensure you receive important membership updates, kindly inform us of any changes to your phone number, email, or mailing address.



FOOD M FUNDS DRIVE

OCTOBER 1 - NOVEMBER 30, 2025

As the holidays approach, we're excited to announce that we'll be holding a food drive benefiting the Maui Food Bank from October 1st through November 30th, with the goal of filling Maui's food pantries before the festive season. Please donate canned proteins, fruits, vegetables, prepared meals, cereals, rice, and pasta.

HOW TO JOIN US FIGHT HUNGER?

Bring any canned or non-perishable food items to our Main MauiFed Branch OR donate Online on our Credit Unions of Maui Coalition Page on the Hawaii Food Bank website!

DONATE ONLINE

Scan the QR Code to donate Online and dedicate the donation to MauiFed.



Every donation helps! Let's do this together and help fight hunger in Maui County!

SWITCH TO E-STATEMENTS

- 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!



NOMINATIONS FOR **BOARD OF DIRECTORS**

Nominating Committee Chairperson, Wesley Nohara has announced the following individual as their nominee for the one (1) vacancy on the Board of Directors for 2026.

Beverly Kurokawa has been a dedicated member of the credit union for over 37 years and currently serves as the Vice Chairperson of the Board. She holds an active CFP license and is a diligent community leader, currently acting as treasurer for three organizations: the Maui Health Foundation, Halau Ke'alaokamaile, and Maui Nui Empowered. Additionally, She serves as the Vice President on the board of the Boys and Girls Clubs of Maui.

Members interested in serving as a Board Director may submit their nomination by petition signed by at least 1% (73 members) of membership. 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 28, 2025 by 4:30 p.m. 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. Election will be conducted by vote of members at the Annual Meeting.

Your HOLIDAY Gifts,

Credit Card Cash Rewards

GET READY FOR YOUR REWARDS!

Your 2025 MauiFed Visa® Credit Card Cash Reward will be posted on your November 2025 statement.



This cash reward does not count towards your minimum monthly payment requirement. Please continue to make your appropriate scheduled payment.



Earn 2 cash back on all your eligible holiday purchases using your MauiFed Platinum Visa® Credit Card.

DIGITAL WALLET MauiFed Visa Debit Card

Pay contactless using your Digital Wallet. You'll be able to select your wallet: Google Pay, Samsung Pay, or Apple Pay. Simply hold your phone over the contactless symbol at the register.



GIVE & GET: MAUIFED REFERRALS!

This holiday season, spread the joy and share the love for MauiFed with your friends and family! Our Refer a Friend program is the perfect way to give and receive.

HERE'S HOW YOU CAN EARN CASH REWARDS:

• YOU EARN \$25: As a MauiFed 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).

• THEY EARN \$25: Your friends and family will also receive up to \$25 when they become a MauiFed member.

It's a wonderful way to share the benefits of MauiFed and enjoy some extra cash. Visit our website, www.mauifcu.com, for more information about how to qualify to earn \$25 for you and your friends.

Member Referral Program participants must meet the qualification quirements for MauiFed membership.Program details may change at any time without notice.



COLUMBUS DAY Monday, October 13th

INTERNATIONAL CU DAY

Closing at 4:00 PM on Friday, October 17th

VETERANS DAY

Tuesday, November 11th

moving money for better

THANKSGIVING DAY Thursday, November 27th

CHRISTMAS EVE

Closing at 1:00 PM on Wednesday, December 24th

CHRISTMAS DAY

Thursday, December 25th

Wishing you and your family a warm and wonderful holiday season. We are so grateful for your membership and look forward to serving you in the new year. Happy Holidays from all of us at MauiFed!

NEW YEAR'S EVE

Closing at 1:00 PM on Wednesday, December 31st

NEW YEAR'S DAY

Thursday, January 1, 2026

Happy Holidays!



MAUIFED MEMBER PERKS

Send Holiday Money with Western Union

Enjoy convenient transactions with MauiFed* -

the only Western Union financial affiliate on Maui! Stop by our Main Branch.

SENDING MONEY TO YOUR LOVED ONES?

MauiFed members are able to send money through Western Union at the main branch. It's one of many services we provide for our members. To learn more, call us at 808.873.5050 or visit our website at mauifcu.com!

*Terms and Conditions Apply. Must be a MauiFed member.



www:// www.mauifcu.com

MAIN BRANCH



107 East Wakea Avenue Kahului, Maui HI 96732



1 808.873.5050 **(** 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, Maui HI 96732



808.866.5295

OFFICE HOURS

Friday • 9:00 am - 5:00 pm Saturday • 9:00 am - 1:00 pm

HANA BRANCH

Temporary Location



5670 Hana Highway Hana, Maui HI 96713





OFFICE HOURS

Monday, Wednesday, Friday 9:00 am - 12:00 pm • 2:00 pm - 4:00 pm

AUDIO RESPONSE 24/7 PHONE BANKING

1.800.399.4790

DEBIT CARD SUPPORT CENTER 1.833.660.0468

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MauiFed may terminate, modify or change any program, service or fee without prior notice. MauiFed 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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