



JUNE 2026

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REFER A FRIEND: MAKING IT HAPPEN TOGETHER

YOU GET \$25. THEY GET \$25. EVERYBODY WINS!

As a member of MauiFed, you know the value of having a financial partner who truly cares about your goals. We believe good things should be shared, and we want to reward you for bringing your friends, family, and colleagues into our credit union community.

When you invite someone to join MauiFed, we want to help both of you keep Making It Happen. As a thank you, you will receive a \$25.00 referral bonus, and your friend will receive a \$25.00 welcome bonus once they meet the new account requirements.

You can claim this bonus for up to 12 referrals each calendar year. That is up to \$300 a year just for spreading the word.

HOW TO EARN YOUR \$25 BONUS

Earning your reward is simple. You simply need to be a current MauiFed member in good standing and keep at least \$25.00 in your Share account.

HOW YOUR FRIEND EARNS THEIR \$25 BONUS

The person you refer must be a brand new member (no past membership within the last 12 months) or a current joint member ready to open their own primary account.

To trigger the bonuses for both of you, they just need to complete three simple steps within their first 30 days:

1. Claim the Referral

They must write your name on their membership application at the time of account opening.

2. Get Set Up

They need to open a Share account in person at a MauiFed branch and enroll in both Digital Banking and eStatements. (For youth accounts, a permission form is no longer required, but a Social Security card is mandatory for the joint owner to bring to the opening).

CLAIM YOUR \$25 BONUS TODAY.

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



3. Fund the Account (Using New Money)

Finally, they must complete ONE of the following funding options using funds not currently deposited at MauiFed:

For Adult Members (18+):

- Make a deposit of \$101; OR
- Open a standard Share Certificate with a \$1,000 minimum opening deposit; OR
- Set up a recurring electronic deposit.

For Youth Members (Under 18):

- Make a deposit of \$101; OR
- Open a standard Share Certificate with a \$250 minimum opening deposit; OR
- Set up an electronic transfer from the joint owner at account opening; OR
- Set up a recurring electronic deposit.

READY TO START EARNING?

Think of a friend or family member who could benefit from a great financial partner and tell them about MauiFed today. Once they successfully complete their steps, we will deposit the bonuses into both of your accounts within 10 business days! For more information, visit our website.

**Current MauiFed employees, Board of Directors, and Supervisory Committee members are not eligible for this referral bonus.*

Ho'okele Partnership Station¹

MauiFed is open on Fridays and Saturdays at our partnership station inside of Aloha Pacific FCU. If a member associate is not available, a representative at Aloha Pacific FCU can serve you, however, please have your member number* ready and a valid government-issued ID.

Visit the Main Branch for a Membership Card

MEMBERSHIP CARD

Name: **MauiFed Member**

Member Number: **123456789**

Routing Number: **321379724**



107 East Wakea Avenue
Kahului, HI 96732
(808) 873-5050
www.mauifcu.com

*This applies to Shared Branching locations.

Where to find your member number?

- Come into the main branch to receive a Membership Card.
- Check your statement for your member number.
- Find it on your check book below the signature line.
- In your mobile banking app under the "Account Details" tab.

¹This location does not offer all MauiFed services. Full services are ONLY available at our Main Branch location.

MANAGE YOUR MONEY from Anywhere

DOWNLOAD THE MAUIFED MOBILE BANKING APP TODAY! IT MAKES BANKING A SNAP.



FOR MORE INFORMATION, SPEAK TO A SPECIALIST

Enjoy the convenience of our all-in-one digital platform, letting you handle your finances on the go and seamlessly manage your debit card.

To download the smartphone or tablet app, visit your device's app store and search for "Maui FCU Mobile Banking."



YOUTH SHARE ACCOUNTS

MauiFed 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.



EMPLOYEE SPOTLIGHT CONGRATS, JETHRO!

Happy 10th Anniversary!

Thank you for 10 amazing years of dedication and hard work. Here's to celebrating everything you've accomplished and the many more milestones ahead Jethro!



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.





BUILDING FINANCIAL SECURITY

SMART CHOICES TODAY. A SECURE TOMORROW.



PROTECT YOURSELF



VERIFY

Always confirm through official channels.



SECURE

Use strong passwords and enable two-factor authentication.



EDUCATE

Stay informed about the latest scams.



REPORT

Report suspicious activity to protect others.



DON'T BE A VICTIM

Stay Alert.
Stay Informed.
Stay Secure.
Your Future Matters.

Scammers are using increasingly sophisticated tactics, including impersonating MauiFed over the phone and through realistic-looking documents. Protecting your accounts is a team effort. Here is how to spot the red flags and keep your information safe.

HOW SCAMMERS TARGET YOU

● SPOOFED PHONE CALLS

Fraudsters fake their caller ID to display "MauiFed or Maui Federal Credit Union." They create a false emergency (like a fake transaction) and ask for your PIN, password, or login code.

● FAKE DOCUMENT

You may receive an official-looking letter, text, or email—complete with our logo—falsely claiming your account is locked or your card is deactivated.

● URGENT TRANSFER REQUESTS

Scammers posing as our fraud department might pressure you to transfer funds to "secure" an account or a third-party app.

● UNEXPECTED CHECKS

You receive a check in the mail with instructions to deposit it and quickly wire or transfer a portion of the funds back to the sender before the check inevitably bounces.

WHAT TO DO IF YOU SHARED INFORMATION

1. **CALL US IMMEDIATELY:** We can instantly lock your online banking and block compromised cards.
2. **CHANGE YOUR PASSWORDS:** Update your online banking password and security questions.
3. **MONITOR YOUR ACCOUNTS:** Watch your transaction history closely for unrecognized charges.
4. **VISIT [IDENTITYTHEFT.GOV](https://www.identitytheft.gov):** Get specific recovery steps if sensitive data like your Social Security number was compromised.

YOUR BEST DEFENSE

● DO NOT TRUST THE CALLER ID.

Scammers can easily fake the name and number. If they ask for personal information, hang up immediately.

● DO NOT CLICK UNKNOWN LINKS.

If a text or email is alarming, do not use the contact info provided. Use our official app or website.

● VERIFY DIRECTLY.

When in doubt, hang up and call the number on the back of your card or visit a branch.

THE GOLDEN RULE OF ACCOUNT SECURITY

A MauiFed representative will never call, text, or email you asking for your online banking password, full debit card number, full Social Security Number (SSN), PIN, or one-time security codes.

The Power of Your MauiFed Visa® Debit Card

SKIP THE FEES.

Enjoy **SURCHARGE-FREE** withdrawals at all Bank of Hawaii ATMs with your MauiFed Visa® Debit Card. So whether you're across town, or visiting a neighbor island, you're never far from your money.



SWITCH TO E-STATEMENTS

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



2026 HOLIDAY CLOSURES

Independence Day
Friday, July 3rd (Observed)

Veterans Day
Wednesday, November 11th

Labor Day
Monday, September 7th

Thanksgiving Day
Thursday, November 26th

Discoverers' Day
Monday, October 12th

Christmas Day
Friday, December 25th



Send Money with Western Union

MAUIFED MEMBER PERKS

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.



MAUIFED

CREDIT UNION

www.mauifcu.com

MAIN BRANCH



107 East Wakea Avenue
Kahului, Maui HI 96732



808.873.5050



808.873.6211

OFFICE HOURS

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

HO'OKOLE 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



808.248.8307



808.248.7645

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

ROUTING NUMBER

321379724

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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