

July 2023

133 Ma'a Street, Kahului, HI 96732
Mon - Fri | 9:00 am - 4:45pm
(808) 244-7981 | WailukuFCU.com

Youth Month Recap

We're glad to have randomly drawn five youth account winners to receive a \$25 Amazon gift card during April's Youth Month.

To encourage continued savings, we will be giving out one (1) Consolidated Theatres movie ticket for each youth card that is turned in from July 1st to September 29th. While supplies last, there is no limit to how many cards you can turn in.

Open a youth account today!



Play it Safe - Recognize and Avoid Scams

Scammers deploy many different scams to capture your information such as romance scams, lottery scams, etc. No matter the method used by the scammer, they will typically do the following:

- Unexpectedly contact you by phone, email, text, or direct message with a request for personal information, money, clicking a link, or downloading an attachment. Wailuku FCU will never text, email, or call you asking for personal account information.
- Pressure you to take immediate action. For example, pose as Wailuku FCU and state that there is a problem on your account that needs immediate attention. Do not act unless you can verify the caller.
- Ask you to pay with a gift card, bitcoin, prepaid debit cards, or Zelle® to resolve fraud. If you authorize a transfer or send money to a scammer, there's often little that can be done to get your money back. Wailuku FCU will never ask you to transfer money because we detected fraud on your account.

Play it safe. When in doubt, don't give your information out.

Member Account Verification

Enclosed is your statement for the period ending June 30, 2023. Transactions made during the period are shown. If there are discrepancies, we must hear from you within 30 days as of the mailing date of the statement. Send your inquires immediately to:

Rose Brown
PO Box 1393
Wailuku, HI 96793

Rate Board

(Rates in effect starting immediately. All rates are subject to change without notice. Some restrictions may apply. Certain fees may reduce earnings.)

Savings

	Dividend Rate	APY*
Share Account	0.07%	0.07%
Holiday Club Savings	0.07%	0.07%
Share Draft	0.03%	0.04%

High-Yield Tiered Savings

	Dividend Rate	APY*
Less than \$50,000.00**	0.07%	0.07%
\$50,000.00 - \$99,999.99**	1.49%	1.50%
\$100,000.00 - \$249,999.99**	1.98%	2.00%
\$250,000.00 or Greater**	1.98%	2.00%

**The APY for your account will be determined by the average daily balance for the month and will be applied to the entire account balance based on the tiers as shown above.

Share Certificate Accounts

	Dividend Rate	APY*
6-Month Term	4.41%	4.50%
12-Month Term	1.98%	2.00%
18-Month Term	2.47%	2.50%
24-Month Term	1.24%	1.25%
36-Month Term	1.49%	1.50%
48-Month Term	1.74%	1.75%
60-Month Term	1.74%	1.75%

(Minimum balance and opening deposit of \$1,000)

*Annual percentage yields (APYs) are subject to change at any time without notice. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. Fees may reduce earnings. Dividends compound and credit to certificate monthly. Automatic renewal upon maturity.

Consumer Loans

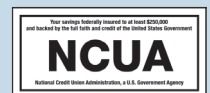
	APR*
New Auto Loans	
Rates as low as	3.75%
Used Auto Loans	
Rates as low as	3.95%
Personal Loans	
Rates as low as	6.00%
Share Secured Loan****	
Rates as low as	2.49%
Share Secured Line of Credit****	
Rates as low as	2.99%
Personal Line of Credit	
Rates as low as	8.49%

****100% of the loan amount is secured by funds in your share (savings) account.

***APR = Annual Percentage Rate. Rates for New and Used Auto Loans are determined by an evaluation of your credit, the term of the loan, loan-to-value (loan balance divided by vehicle value) and direct deposit/payroll deduction. Rates for Personal Loans are determined by an evaluation of your credit, the term of the loan and direct deposit/payroll deduction. Rates subject to change at any time without notice. Payments example: The monthly payment on a \$5,000 loan at 2.74% for 24 months will be \$214.33.

Real Estate Loans

First Mortgage Loan
Home Equity Line of Credit
Vacant Land Loan
Please call for current rates.





Apply now for a
\$2,000
 scholarship!

Student Scholarship Program

Student scholarship applications are being accepted until July 31, 2023. Wailuku FCU may distribute up to five (5) \$2,000.00 scholarships to students that meet our selection criteria. Program requirements and applications can be found on our website or in our branch lobby.

School Supply Drive

School will be back in session soon, and every student will need school supplies to help them succeed. Not all families have the financial means to purchase the lengthy and expensive list of new supplies. For the month of July, Wailuku FCU will be accepting donations of school supplies to support the Keiki Cupboard.

Claim Status Page

You can now check the status of your insurance claims for Guaranteed Asset Protection (GAP), Mechanical Repair Coverage (MRC), Accidental Death & Dismemberment (AD&D), and Credit Life Insurance (CLI). Visit the Insurance dropdown under the Services Tab on our website or search for "claim status" in our website's search bar.

Zelle® Awareness

Zelle® is a great way to send money to friends and family, even if they aren't a member of Wailuku FCU. It's a super easy and fast way to pitch in or get paid back for all sorts of things like lunch for your coworkers or dinner with your friends. Download our mobile app to start sending money with Zelle®.

Share our benefits with friends & family and both of you will **receive up to \$50!**

Ask us for details.

Disclosure: Referral Credit: \$25 for Personal and Auto Loans and \$50 for Mortgage, Land or Home Equity Loans. You must be a member in good standing to be eligible to participate. After receipt of first loan payment in full, the appropriate incentive will be paid to the referrer and the referee's savings account. Minimum loan amount of \$2000.00. Member is responsible for paying all taxes associated with the reward. Program excludes share secured loans and personal lines of credit. WFCU may modify or discontinue the program at any time without prior notice. Other terms and exclusions may apply.

Schedule of fees & Charges

Effective June 1, 2023

Credit Union Membership

Membership Fee \$1.00

Share Draft (Checking)

Cleared Draft Copy \$5.00
 Overdraft Transfer* (From Shares) \$3.00
 Share Draft Order Varies
 Return Item Fee \$20.00
 Courtesy Pay \$20.00
 Stop Payment on Share Draft/Bill Pay \$20.00

Debit Card/ATM

Debit Card/ATM Card Replacement \$10.00
 Debit Card/Hot Card \$10.00
 Debit Card- Expedited Shipping \$50.00

Electronic Funds Transfer

ACH Overdraft* (From Shares) \$3.00
 Return Item Fee \$20.00
 ACH Revocation \$20.00
 ACH Stop Payment \$20.00

Service Fees

Abandoned Property Processing \$30.00
 Account Activity/Verification Printout \$5.00
 Account Closure (Within 6 Mos of Opening) .. \$20
 Account Reconciliation (Per Hour) \$40.00
 Account Research Fee (Per Hour) \$40.00
 Account Service (Below Minimum) \$10.00
 Cashier's Check (To a Third-Party) \$3.00
 Cashier's Check Stop Payment \$30.00
 Copy/Print Out (Check, Statement) \$5.00
 Deposit Item Return \$20.00
 Deposit Rolled Coins (10+ Rolls) \$0.25
 Insufficient Funds Fee \$20.00
 Notary Non-Members (Per Signature) \$20.00
 Return Mail/Invalid Address \$10.00
 Stale Dated Cashier's Check \$30.00
 Wire Transfer/Recall (Domestic) \$25.00
 Written Authorization Transfers \$5.00

Legal Fees

Garnishment, Levy, Other Legal Process \$30.00



Holiday Closings

Independence Day - July 4, 2023
 Labor Day - September 4, 2023
 Discoverer's Day - October 9, 2023