



**Wailuku**  
FEDERAL CREDIT UNION  
Dreams Start Here

April 2024

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

## Start Saving Early

At Wailuku FCU, we encourage keiki to save consistently and build their Keiki Klub Accounts. To jump-start your savings, we will be giving out one \$10 Tasaka Guri Guri gift certificate for every completed Keiki Klub stamp card that is submitted through June 30, 2024!

### To participate:

1. Make a deposit into your Keiki Klub account to earn a stamp.
2. Collect 5 stamps to complete the stamp card.
3. Submit your stamp card for a gift certificate (limited to one gift certificate per month).

## What is Smishing?

Smishing is an identity theft method that uses text messaging to impersonate a trusted sender and steal a victim's information. The scams rely on creating excitement, urgency, or fear to get you to act quickly. The text may contain a malicious link or call back number.

### How can you protect yourself from smishing?

1. **Pause before acting.** Scammers are preying on an emotional reaction and will pressure you to act quickly. The threat to respond immediately is typically a sign of a scam.
2. **Don't respond to the text.** If the sender is unfamiliar, don't respond to the text. Block the number or report it as junk without replying to the message. Be sure to not click any links in the text. It may infect your device with malware.
3. **Contact trusted parties directly.** If the text claims to be from a sender you trust and the message seems legitimate, contact the person or organization through a trusted channel, such as visiting their website, calling them directly, or visiting them in person.
4. **Secure your devices.** Make sure your cell phone's operating system and all your apps are updated. You may want to consider downloading an antivirus app on your phone.

## Scholarship Program

Wailuku FCU will begin accepting scholarship applications from May 1, 2024 to July 31, 2024. The Wailuku FCU Scholarship Program will award up to five (5) \$2,000.00 scholarships to students. Visit our website or scan the QR code for scholarship eligibility and submission requirements.



## Member Appreciation Giveaway

We love our members! To show our appreciation, we will be conducting member appreciation giveaways from April 1, 2024 through December 31, 2024. All eligible members are automatically entered into a monthly drawing. Prizes will vary and may include Stanley drinkware, logo apparel, and gift cards.

No purchase or payment is required to win a prize or to participate in the promotion. Only members of Wailuku Federal Credit Union in good standing are eligible to participate. Member must be an active member (non-dormant), current on all loans, have a minimum of \$50.00 (par value) in their share account, opted in to receive all credit union communications, and have up to date contact information. Account must be opened at least thirty (30) days prior to the date of prize drawing. Participants must be age eighteen (18) or older. Members can only win once. Other restrictions may apply.

## 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

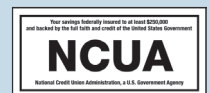
	APR*
<b>New Auto Loans</b>	
Rates as low as	4.75%
<b>Used Auto Loans</b>	
Rates as low as	4.95%
<b>Personal Loans</b>	
Rates as low as	6.75%
<b>Share Secured Loan****</b>	
Rates as low as	2.49%
<b>Share Secured Line of Credit****</b>	
Rates as low as	2.99%
<b>Personal Line of Credit</b>	
Rates as low as	9.99%

\*\*\*\*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 per \$1,000 for 36 months at 4.75% will be \$29.86.

### Real Estate Loans

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



# Community Involvement



On Dec. 16, 2023 Wailuku FCU volunteered at the Makana Keiki Fun Day. The event was a collaboration between the Maui Bicycling League and Makana No Nā Keiki, with a goal of providing a day of celebration, gifts, and community support to keiki affected by the wildfires.

## Staff Announcements



Congrats, Kellie!

Congratulations to Kellie Iniba on her 15th anniversary with Wailuku Federal Credit Union. Kellie is a wonderful asset, and we are truly grateful for her passion and dedication for serving our members. Kellie shares:

“Working for WFCU has been an amazing experience, not only for my professional development, but also to witness the credit union’s success and growth. WFCU has been my second home for 15 years. I am grateful for the relationships I have built with my co-workers and members and am proud to be part of an organization that continues to make a positive impact in our community.”

## Student Loans and Student Loan Refinancing

If you require additional financial assistance to cover your educational expenses, consider a student loan from Wailuku FCU. The private student loan program is open to students who are actively in school either in an undergraduate or graduate program and enrolled in at least a half-time enrollment status, at an eligible school.

We also offer a private student loan refinancing program! These student loans are private student loans and are not associated with Federal Student loans that are offered by the U.S. Department of Education.

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

Ask us for details.

REFER A LOAN



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 \$2,000.00. 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.

## ATM Reimbursement

Wailuku FCU no longer offers an on-site ATM service. We welcome our members to use any American Savings Bank ATM free of charge or come into our branch to make a withdrawal.

We are also reimbursing ATM fees up to \$20.00 per month for members that meet the following requirements:

- Be enrolled in only eStatements - Please note that members enrolled in both eStatements and hardcopy are not eligible
- Be current on all loans

If you have any questions regarding our ATM reimbursement program, please contact the branch at (808) 244-7981 or [info@wailukufcu.com](mailto:info@wailukufcu.com).

## Transfer Money to Friends and Family with Zelle®

Zelle® is a great way to send money to the people you know such as friends and family, even if they aren't a member of Wailuku FCU. It's a super easy and fast way to split a bill or send a gift. Download our mobile app to start sending money with Zelle®.

## Mobile Wallet

You can now add your Wailuku FCU debit card to your device's mobile wallet. Use your mobile device to make payments in stores, in apps, or on the web without your physical card.

Use Mobile Wallet where you see these contactless payment symbols:



Mobile Wallet is a fast, convenient, and safe way to pay for purchases. Add your Wailuku FCU debit card today!



## Holiday Closings

- Memorial Day - May 27, 2024
- Juneteenth - June 19, 2024
- Independence Day - July 4, 2024