



January 2024

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

## New Checking Account Features

There have been many enhancements to our checking accounts recently and we're proud to share all of the wonderful features.

### Existing features:

- No monthly service maintenance fees
- Earn dividends/interest on your account balance
- Free Bill Payment
- Free first batch of checks
- Overdraft protection
- Online and Mobile Banking
- No ATM surcharges at any ASB Hawaii ATM
- Remote Deposit Capture
- Ability to monitor and manage debit card from the Wailuku FCU mobile app

### Recent enhancements:

- Real time Peer to Peer payment via Zelle®
- Apple Pay, Google Pay, or Samsung Pay
- ATM surcharge reimbursement up to \$20/month (requires enrollment in electronic statements)

## 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).

## Member Questionnaire

Complete a member questionnaire and be entered into a random drawing to win one (1) of five (5) gift cards for Kalei's Lunchbox. Each gift card is valued at \$25.00.



## 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



For a second year, Wailuku FCU was a sponsor for the Imua Keiki Halloween Festival held on Oct. 28, 2023. Our employees and their families passed out candy, piggy banks, and beach balls. The event helps keiki and their families experience trick or treating in a fun and safe environment alongside their friends and neighbors.

## Staff Announcements



Welcome, Elaina!

We're happy to have Elaina Torres join the Wailuku FCU Team as a Member Advocate. With 18 years of banking experience, Elaina brings a wealth of knowledge and experience to our credit union. She loves the welcoming environment and helpful staff at Wailuku FCU and looks forward to meeting our members.

Elaina is a proud mother of two sons and a daughter. In her free time, she enjoys going to the beach and spending time with family and friends.

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 \$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.

## Now Available: 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!

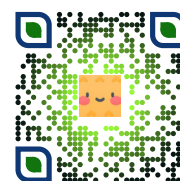


## Holiday Closings

Martin Luther King Jr. Day - January 15, 2024  
President's Day - February 19, 2024

## Zogo Promotion

To ring in the new year, Wailuku FCU will be giving out three times (3x) the number of pineapples for completed courses in Zogo. Scan the QR code today to start earning pineapples. Redeem pineapples for gift cards.



## 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®.

## Hawaii's Fraud Prevention and Resource Guide

Hawaii's Fraud Prevention and Resource Guide 3rd Edition is a multi-agency publication that provides preventative tips on the most common types of scams. Contact information for county and state resources can also be found within the guidebook. Scan the QR code to view and download the guide.

