

October 2023

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

## 75 Years of International Credit Union Day®



On October 19, 2023, Wailuku FCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

Wailuku FCU has provided financial services to the local community since 1954. We will continue to build relationships with our members and work together in meeting their immediate and long-term financial needs.

We invite members to visit our branch between October 16 - 20 and celebrate the week with giveaways and door prizes.

## Charity fraud Scams

Scammers will oftentimes use natural disasters to exploit you and others who want to help. Charity fraud scams may come in the form of email, social media posts, cold calls, crowdfunding (GoFundMe), etc.

The following tips can help you avoid these scams:

- Give to established charities or groups whose work you know and trust.
- Watch out for organizations with copycat names or names similar to reputable organizations.
- Be wary of new organizations that claim to aid victims of recent high-profile disasters.
- Give using a check or credit card. If a charity or organization asks you to donate through cash, gift card, virtual currency, or wire transfer, it’s probably a scam.
- Practice good cyber hygiene:
  - Don’t click links or open email attachments from someone you don’t know.
  - Manually type out links instead of clicking on them.
  - Don’t provide any personal information in response to an email, call, or text you receive.
  - Review the website’s address. Most legitimate charitable organization websites will use .org, not .com.

## 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

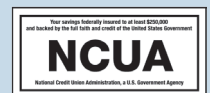
	APR*
<b>New Auto Loans</b>	
Rates as low as	4.75%
<b>Used Auto Loans</b>	
Rates as low as	4.95%
<b>Personal Loans</b>	
Rates as low as	6.75%
<b>Share Secured Loan****</b>	
Rates as low as	2.49%
<b>Share Secured Line of Credit****</b>	
Rates as low as	2.99%
<b>Personal Line of Credit</b>	
Rates as low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



## Staff Announcements

We welcome Janet Yoro to the Wailuku FCU Team as our Member Advocate. Janet brings nine years of past credit union experience with her.

She is a proud mother of two sons and enjoys spending quality time with family and friends. Her hobbies include playing golf, window shopping, singing and dancing.



Welcome, Janet!

Janet loves the friendly, warm, and welcoming environment at Wailuku FCU and looks forward to meeting and helping our members.

## Zogo Promotion

Earn and Learn with Zogo. We will be giving 3x the number of pineapples throughout the month of October for completed Zogo courses. Scan the QR today to start earning pineapples. Pineapples can be redeemed for gift cards.



## Send Money Securely 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®.

## Privacy Notice

Wailuku FCU is committed to protecting the privacy of our members. Under federal law, we are required to provide you with our privacy policy which describes our practices concerning the personal information we collect and disclose. A copy of our privacy policy is available on our website at [www.wailukufcu.com](http://www.wailukufcu.com).

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

REFER A LOAN

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.

## 2023 Scholarship Recipients



Congratulations to our Wailuku FCU Scholarship recipients! We wish you the best as you embark on furthering your education to better serve your community.

- Akila Iguchi - Chapman University
- Andrew Alonso - Oregon State University
- Jennifer Martin - University of Hawai'i Maui College
- Leslie Garo - University of Hawai'i West O'ahu
- Saydi Bulosan - Washington State University

Wailuku FCU awarded five (5) \$2,000.00 scholarships to students based on criteria that included financial need, community service, merit, academics, and leadership. We thank all those that applied and wish you the best in the upcoming school year.

## Disaster Relief

All of us at Wailuku FCU express our sympathies to those grappling with loss and uncertainty caused by the wildfires. We are committed to helping our members during this difficult time.

Please email [info@wailukufcu.com](mailto:info@wailukufcu.com) if you were directly affected and would like financial assistance including loan payment deferrals, emergency personal loans, waiving early withdrawal penalties for share certificates and waiving other fees.

We are also an emergency drop-off site and are currently accepting relief supplies of non-perishable food, bottled water and hygiene items. NO clothing is being accepted.



## Holiday Closings

- Discoverers' Day - October 9, 2023
- Thanksgiving Day - November 23, 2023
- Day After Thanksgiving Day - November 24, 2023
- Christmas Day - December 25, 2023
- New Year's Day - January 1, 2024