

Kahului Federal Credit Union

Kokua E kou 'Ohana

Caring for Our Family

2021 Winter Edition

Office Location

25 West Kamehameha Ave.
Kahului, Hawaii 96732

Contact Us

Phone: (808) 871-7705
Fax (808) 877-4093
E-mail: info@kahuluifcu.com
Website: www.kahuluifcu.com

Office Hours

8:30 a.m.-4:30 p.m.
Monday through Thursday
8:30 a.m.-5:00 p.m.
Friday

Board of Directors

Leo Polo, Chairman
Susan Emura, Vice Chairman
Rodney Jung, Secretary/Treasurer
Bruce Harris, Director
Guy Muraoka, Director
Joseph Pontanilla, Director
Elaine Randall, Director

Supervisory Committee

Elaine Randall, Chairwoman
Louise Anbe, Member
Hester Paiva, Member
Charlotte Pontanilla, Member
Howard Takamori, Member

67th Annual Membership Meeting

Due to a safety and soundness concern that this lingering COVID-19 epidemic has brought on, your Board of Directors has decided to once again hold a virtual annual membership meeting. The meeting date has been rescheduled to Thursday, February 24, 2022 at 5:00 p.m.



Members who are interested in attending our virtual annual membership should contact the credit union at (808) 871-7705. At that time, please provide us with your name, account number, phone number and an email address.

Prior to the meeting date, we will email you an invitation to attend.

On the day of the meeting, you can either login or call in 30 minutes prior and wait in the lobby to be admitted.

NOTE: Only members who have registered to attend will be admitted into the Annual Membership meeting.

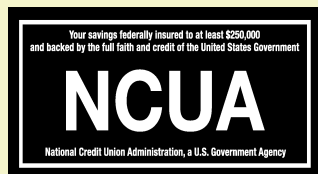


Keeping Your Account Safe from Recent Scams

This year's top scams are sneakier than ever. The FBI's Internet Crime Complaint Center (IC3) received more than 2.1 million complaints from scam victims last year. The following are some of the top scams to be aware of:

1. **Tech Support Scams** - Beware of any email phishing messages, pop-ups or phone calls warning that your device is compromised or not working properly. Scammers often request payment by wire, gift cards, prepaid cards or money transfer apps such as Cash App or Venmo because these types of payments are hard to reverse.
2. **Social Security Scams** - Phone calls (vishing) and actual door-to-door scammers will allege problems with a victims Social Security account or fines they need to pay. Know the SSA will never threaten you, suspend your number or demand an immediate payment.
3. **Investment Scams** - The lure of big returns on investments can be difficult to avoid, with scammers happy to provide new investment opportunities, especially involving cryptocurrency.

Continued of Page 3



This Credit Union is Federally Insured by the National Credit Union Administration.



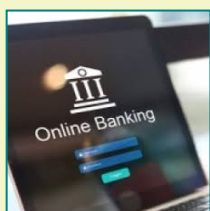
MANAGE YOUR MONEY YOUR WAY

with 24-hour access via e-Services

The COVID-19 virus has changed our way of life. Today there are so many uncertainties affecting us. Although we will make every attempt to be there to meet your needs, we want to ensure that we have a backup option available to you.

Kahului FCU offers many easy-to-use e-Services that allow you to manage your account with confidence. Best of all, our services are FREE and we protect your account information with the highest level of security.

We realize that varying work schedules and fast-paced lifestyles can cause challenges for members to get into the credit union; for this reason, we offer technology that allows members to manage their personal finances from their home or on the road via mobile devices, laptops or desktop computers. Members benefit from remote account access and paperless systems with convenience at your fingertips 24-hrs a day, 7 days a week.

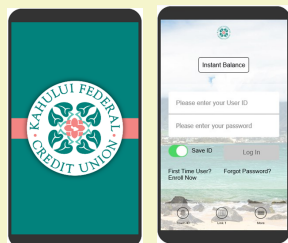


Virtual Branch e-Banking

Our e-banking website lets you view account information, transfer funds between accounts, make payments, sign up for e-statements, receive notification alerts via e-mail, view cancelled checks, e-mail questions to us, and much, much more.

e-Statements

Switching to the convenience and security of electronic statements means you will never lose track of your statements because they will all be in one place. You can easily print or save the e-Statements to your home computer.



Kahului FCU Mobile APP

Our Credit Union APP is available to download from the Apple App Store and Google Play. It offers all that Virtual Branch e-banking does, but from the convenience of your smartphone. Skip the trip to the Credit Union and avoid waiting in line.

Mobile Deposit Capture

Make check deposits into your checking account from the convenience of your smartphone with Mobile Deposit Capture. No more driving and waiting in line to make your check deposit! From your smartphone take a picture of the front and back of your check and submit. **IT'S THAT SIMPLE!**



Call us for more information or visit www.kahuluifcu.com to enroll online for these awesome services!

Keeping Your Account Safe from Recent Scams (continued from Page 1)

4. **Romance Scams** - Affairs of the heart can be costly. The Federal Trade Commission reported more than \$300 million lost last year, nearly a 50% increase over the prior year. Approach potential heart throbs with an abundance of caution, no matter how convincing they are.
5. **Delivery Scams** - Scammers use texts, phishing emails and phone calls warning a package can't be delivered until more information is provided. They impersonate known delivery services or retailers, all to get you to divulge personal information they can use for future scams.
6. **Travel Scams** - Being cooped-up during the pandemic has led to an avalanche of travelers this year, as Trip Advisor confirms. Travel scams abound, from great deals on vacation destinations including plane tickets, hotel stays and car rentals. Scammers want your personal information and payment data for vacation plans that don't exist, but the scam is for real.

Your credit union offers various protection measures as an added layer of security. Contact us for more details.



Meeting your Financial Needs

We had negative comments that our online loan application was so complicated and hard to complete causing many of you to just give up.

We heard you. Working with our website designer, we have a new easy to complete online loan application. Since this overhaul, we've seen a dramatic increase in the number of online loan applications just in the past 2 months. Members have commented that to submit an online application is now so fast and simple!

To apply for a loan, visit us at www.kahuluifcu.com. Then click on the Loans tab, find the loan type you want to apply for and click on the loan application. As soon as you click submit, we will get notified of your application and start processing it for a quicker turnaround!

New Year Loan Promotion*



Now that the holiday season has ended, you may find yourself a little short on cash to pay your bills.

Your credit union is offering a 5% Loan Special during the months of January and February 2022.

Loan Amount	up to \$5,000
Term	up to 24 months
Rate	5.00% APR

*Repayment must be made through payroll deduction or automatic transfer.

Sample repayment: The monthly payment for a \$5,000 loan at 5.00% APR for 24 months is approximately \$220.00 per month.

Apply online at www.kahuluifcu.com or stop by the office!

Follow us to get current...

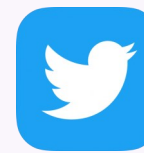
- **Da Scoops:** Get the latest on what's happening at our credit union
- **Promotions:** Look for our monthly specials
- **Contests:** Participate in contests that give you a chance to win cool prizes
- **Education:** Learn more about our Programs and Services



Kahului Federal Credit Union



Kahului_fc



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Helping our Island Keiki to Start Saving & to Succeed as They Grow

Our goal here at Kahului Federal Credit Union is to teach our island keiki about managing their money in a fun and educational way so they're better prepared for a successful financial future.

Kahului Federal Credit Union is investing in this worthwhile effort by offering our new Youth Program coming in **April 2022**. Our Youth Program will offer savings plans and programs for youth of all ages.

Here's a sneak peek at a few of the benefits of becoming a youth saver:

- ♦ Receive prizes and incentives for deposits
- ♦ Enjoy contest and activities that will teach valuable financial lessons
- ♦ Birthday Treats
- ♦ Earn Graduation dividends
- ♦ An App that helps improve your financial literacy and earn points that can be redeemed for gift cards



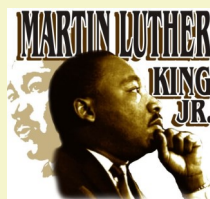
National Credit Union Youth Month

Celebrate National Credit Union Youth Month this April to help promote lifelong healthy money habits. We are encouraging our youngest members to learn common financial concepts kids should understand. Learning about money starts early, and our Youth Accounts will help your kids get started the fun way!

Follow us on Facebook, Twitter or Instagram for more exciting details to come.



*Office
Holidays*



MARTIN LUTHER KING, JR. DAY

Monday, January 17, 2022

PRESIDENTS' DAY

Monday, February 21, 2022

