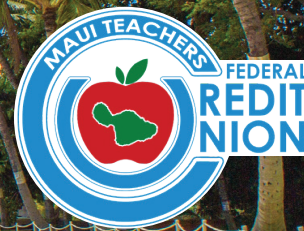


The Apple Quarterly



MAUI TEACHERS FEDERAL CREDIT UNION

1st Quarter • SPRING 2021

It's Me 247
Online Banking Community

Secure Online Banking

- Get Notified of Account Activity
- Download Into Microsoft Money
- Get Your Statements Online
- Change the Look of Online Banking

- Apply For a Loan Online

Coming Soon:
Remote Deposit Capture



<https://obc.itsme247.com/326/>

We now have Online and Mobile Banking!

Access your credit union account online and enter to win!

See details and contest rules below.

Mobile Banking Contest Rules

1. This contest is open to members of a participating credit union who are 18 years or older and legal residents of the United States at time of entry (excluding, without limitation, such residents if located in Puerto Rico and other U.S. Territories). Employees of the cuasterisk.com network and employees of CU*BASE credit unions and their immediate family members are not eligible.
2. Eligible members of participating credit unions may enter the contest by:
 - a. Accessing their credit union account online via It's Me 247 Mobile Web Banking.
 - b. Printing their name, credit union, address, telephone number and age on a post card or piece of paper and mailing it to: CU*Answers, Attn: Marketing Contest, 6000 28th St. SE, Grand Rapids, MI 49546.
3. All entries received from April 1 - May 31, 2021 will qualify and be entered into the drawing. All entries become the property of the credit union, will not be returned, and are subject to verification. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking or mails a post card as described above during the contest period they will be entered in the contest allowing for multiple entries.
4. The winner will be selected by a random drawing to be held on or about June 5, 2021 from qualified entries received. The drawing will be held at CU*Answers at 6000 28th St SE, in Grand Rapids, MI, by CU*Answers staff members. The winner will be notified by email or by telephone. The number of qualified entries will determine the odds of winning. If the winner cannot be contacted or does not respond in 45 days, the winner will be disqualified and a substitute winner will be randomly selected from the remaining entries.
5. One (1) Grand Prize Winner will receive one Apple iPad (10.2-inch, Wi-Fi, 128GB) (retail value \$422.16). The Grand Prize is provided by CU*Answers. No substitution or transfer of prizes will be allowed. CU*Answers reserves the right to substitute a prize of equal or greater value.
6. The Grand Prize will be provided directly to the winning member's credit union for delivery to the winner. CU*Answers assumes no responsibility in relation to these prizes.
7. The sponsor of the contest is CU*Answers, 6000 28th Street SE, Grand Rapids, MI 49546. All decisions of CU*Answers in applying these contest rules will be final.

(Continued on back page)



Deposit and Save!

1 year Certificate of deposit 1.00% APY
Minimum opening deposit \$25.00 (new money only)

Additional deposits allowed (new money or direct deposit only)

Maximum balance allowed \$25,000.00

Interest must transfer to shares quarterly

- Must be or become a member
 - Open a Share Savings account
 - \$10.00 minimum opening deposit
 - \$1.00 membership fee
 - \$100.00 minimum to earn dividends currently 0.15% APY

Automatic entry into our "Save to Win" program!

Every \$25.00 deposit earns an entry up to 10 per month – call or come in for program details.

You can become a member if you are:

- Permanent full-time and permanent part-time employees of the Department of Education
- Contract employees who work regularly for the Department of Education
- Students attending public schools within the Department of Education and their parents
- Substitute teachers who are certified and employed by the Department of Education
- Spouses of persons who died while within the field of membership of this credit union
- Employees of this credit union
- Persons retired as pensioners or annuitants from the above employment
- Students and faculty of Hawaii Technology Academy Charter School
- Members of the immediate family or household and organizations of persons from the above employment.

All of the above must be within the State of Hawaii, County of Maui

Visit www.mauiteachersfcu.com call 808.242.2997 or stop by our office.

8. CU*Answers is not responsible for lost entries, misdirected entries, undelivered or late entries, computer or internet problems, hacking, viruses, technical or other issues beyond the reasonable control of CU*Answers.
9. No purchase is necessary to enter this contest. Terms and conditions may apply. Participation constitutes an entrant's full and unconditional agreement to these rules.
10. The Contest is subject to all applicable federal, state, municipal, and local laws and regulations. Void where prohibited by law.
11. In case of a dispute as to the identify of a winner that entered online, such entry will be made by the registered user of the email account, and if a prize is won, and such registered user has submitted a valid entry, the prize will be awarded to such registered user.
12. Except as otherwise prohibited by law, by entering this contest, each entrant grants permission to CU*Answers to use his/her name, address, and likeness for advertising/publicity purposes in any and all media without further compensation. Winners may be required to sign an affidavit of eligibility and a publicity release. Failure to comply may result in forfeiture of the prize and the awarding of the prize to another individual.
13. By participating in the contest, each entrant agrees to release and hold harmless CU*Answers and their officers, directors, employees, agents, and representatives, from and against any and all claims or liability arising directly or indirectly from participating in the contest or the award of any prize.
14. By submitting an entry, each entrant agrees that if he/she is awarded a prize, CU*Answers may verify the information provided, including credit union membership, as a condition of the entrant receiving a prize. All prizes are awarded "as-is" and without warranty of any kind. All local, state and federal taxes are the sole responsibility of the winner.

CONGRATULATIONS!

TO OUR DECEMBER 'SAVE TO WIN' WINNERS!

SUSAN C WON \$25!

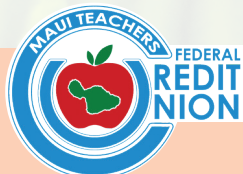
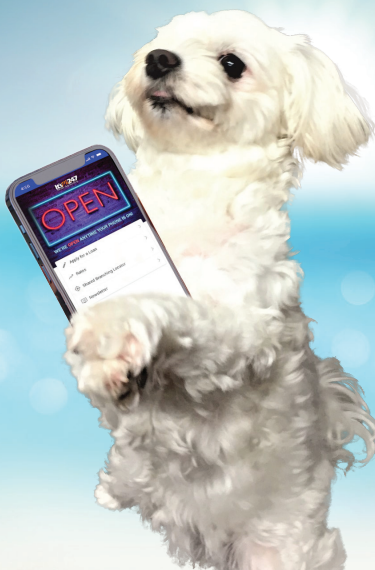
KERRIE T WON \$5,000!



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and environmentally friendly!

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BOARD OF DIRECTORS

Chair: Paul Felix

Vice-Chair: Don Snyder

Treasurer: Lance Terada

Secretary: Fred Wong

Director: Jennifer Oana

SUPERVISORY COMMITTEE

Chair: Brian Kang

Member: Paul Felix

Member: Candis Wilkinson

YOUR DEDICATED STAFF

CEO: Kelly Tobita

Loan Officer: Corrine Dutro-Ponce

Operations Manager: Leona Pastrana

Accountant: Fred Wong



HOKU SPECIAL SIGNATURE LOANS

\$1,000 to \$10,000

12 Months 3.50% APR

24 Months 4.00% APR

36 Months 4.50% APR

48 Months 5.00% APR

60 Months 5.50% APR

\$10,000.01 to \$15,000

12 Months 5.50% APR

24 Months 6.00% APR

36 Months 6.50% APR

48 Months 7.00% APR

60 Months 7.50% APR

72 Months 8.00% APR

84 Months 9.00% APR



**Visit www.mauiteachersfcu.com to
see all of our loan rates!**

*APR=Annual Percentage Rate