



MOLOKAI COMMUNITY FEDERAL CREDIT UNION

P.O. Box 1888 | Kaunakakai, HI 96748

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SAVE TIME WITH DIRECT DEPOSIT

Molokai knows that there are more important things in life than going to your credit union. Save yourself a trip by signing up for direct deposit. No more waiting in line to cash your check. Your money is available to you on your payday, and you receive a paper record. It's so simple!



To get started, visit your employer's payroll or personnel office to request a direct deposit form. Then follow the directions on the form. You can have all of your paycheck deposited into your checking or savings account, or you can have your paycheck split between accounts.

For safety and convenience, sign up for direct deposit today!

ADDRESS

135 Puali Place
Kaunakakai, HI 96748

HOURS

Monday - Thursday: 8:30 am - 4:30 pm
Friday: 9:00 am - 5:00 pm

NUMBERS

Phone: 808-553-5328
Toll-free: 877-727-5328
Fax: 808-553-3830

WEB SITE

www.molokaicommunityfcu.com

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BENEFITS OF A DEBIT CARD VS. CASH OR CHECK

When making purchases, millions of consumers are now opting to pay with a debit card instead of reaching for the more traditional payment methods of cash or check. Here's why:

Convenience. Debit card payments allow you to complete transactions without having to fumble for cash, dig around in your purse or pockets for exact change, write out a check or go to an ATM.

Security. Although some consumers might think that debit card payments are less secure than the paper variety, many experts suggest otherwise, pointing out that cash or checkbooks are easily lost or stolen. While identity theft remains a concern for debit card users, the experts note that they still provide more safeguards than paper, and you are not held liable for unauthorized purchases made if your card is stolen.

Merchant appeal. Debit card payments also appeal to merchants who appreciate the assurance of payment.

Dual access. Can be used as both an ATM card and debit card.

No bulk. Easy to carry in your wallet or purse.

No checks. Save time and the cost of purchasing checks every year by using your debit card.

While cash may always be the go-to means of payment for some people, debit card use is skyrocketing!

MCFCU'S ANNUAL MEETING

Thursday, March 25, 2010
Mitchell Pau'ole Center

PRODUCTS AND SERVICES

Share (Savings) Account
Share Draft (Checking) Account
Individual Retirement Account
Certificates of Deposit
Christmas Club Account
ATM Card
VISA® Debit Card
Wire Transfer of Funds
Direct Deposit
Teller Checks
Money Orders
Notary Public Service
Online Banking
Online Bill Payer
Courtesy Pay
Online Loan Applications
Online E-Statements
Overdraft Privilege
Temporary Checks
Signature Loans
New and Used Auto Loans
Homeowners Advance
Mortgage Loan Participation
Credit Disability Insurance
Credit Life Insurance
Accidental Death and Dismemberment Insurance
Cancer Insurance
Utility Payments

SPEND SMART THIS HOLIDAY SEASON

It's easy to go overboard when shopping for holiday gifts, but the fallout from seasonal overspending can last all year.

Open a Molokai holiday club account. Holiday club accounts are a great way to save money for the holidays!

Create a budget and stick to it. Make a list of all the people you intend to buy gifts for and how much you'd like to spend on each person. Tuck your list into your purse or wallet so you'll have it with you if you come across that perfect gift.

Draw names. If you're part of a large family or circle of friends, suggest drawing names.

Shop online. The Internet makes it easy to compare prices, and many online retailers offer free or discounted shipping during the holiday season.

Start shopping early. If you create your holiday budget and shopping list early in the year, it's easy to take advantage of sales and discounted pricing before the holiday rush!

Get creative! Turn to your talents and interests when searching for creative gift ideas.

Use credit wisely. If you plan to use your credit card for holiday purchases, only charge as much as you can pay off when the bill arrives.

Don't spend the holidays stressed about overspending! Plan ahead, spend smart and you'll be able to relax and enjoy this special time of year.

HOLIDAY SCHEDULE

Christmas Eve - Thursday, December 24
Open 8:00 am – 12:30 pm
Christmas - Friday, December 25
Closed
New Year's Eve - Thursday, December 31
Open 8:00 am – 12:30 pm
New Year's - Friday, January 1
Closed



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