

## Our Story Starts in Alaska



We began building our future in beautiful Matanuska Valley, where the soil is so rich giant vegetables grow. Our first members were farming residents who formed our Palmer credit union office

in 1948. We had just 20 members, many of whom served as volunteers and did most of the work. Today, Matanuska Valley Federal Credit Union-Alaska is 10 branches strong, serving south central Alaska communities from the Denali National Park to the edges of Anchorage.

## And Continues in Hawaii

Our Hawaii history began with the small plantation town of Waipahu, located on the western side of the Island of Oahu. Many people who immigrated to Hawaii in the 1800s, worked as laborers picking sugarcane and pineapple on Waipahu plantations. In 1940, the Kunia Federal Credit Union was formed to serve the Del Monte Corp. Pineapple Plantation workers. When the plantation closed in 2006, the credit union converted to a community charter.



**TOGETHER,  
OUR MOST  
IMPORTANT  
GOAL IS  
HELPING  
PEOPLE**

When you think of Alaska and Hawaii, you might not immediately see our similarities. We are a credit union started by farming communities who both share strong values of trust, respect and integrity. We know that to work hard

and go forward with the vision of helping people, is the only vision, and we exist to share the cooperative philosophy of "People Helping People" with all of our members.

**Alaska Main Office**  
1020 S. Bailey Street  
Palmer, Alaska  
Phone: 907-745-4891  
[www.mvfcu.coop](http://www.mvfcu.coop)

## Financial Services To Serve Our Members

Our Waipahu Community Office is one of 11 Matanuska Valley Federal Credit Unions in Alaska and Hawaii. Anyone who lives, learns, works or worships in Waipahu or in the 96797 zip code, may join the Waipahu Community Office. Please stop by or call it's easy to join!

### Savings

Your basic share account qualifies you as an owner and voting member of the credit union. We are a not-for-profit financial cooperative, which means lower interest loan rates and higher share dividends for our members.

Share Savings Account • Christmas Savings • Free Checking Account • Money Market Account • Share Certificates, IRAs

### Loans

We offer a variety of loans for all of your financial needs. Just ask an account representative for more information.

### Consumer Loan

Secured Collateral Loans • Auto Financing • Lines of Credit • Signature Loans "Ohana Loan" • VISA Classic Credit Card

### Home Loans

Mortgage • Refinance • Renovation & Construction Financing • Multigenerational, Accessibility & Affordable Dwelling Unit (ADU) Renovation

### Accessibility

Our credit union is part of a network of ATMs and shared CO-OP branch network offices, so you may access your account in town or at the Waipahu Community Office. Please present your member card or use your ATM access card.

### Online Access

Visit [mvfcu.coop](http://mvfcu.coop) to register to use MV Online to access your account from your smartphone, tablet or desktop computer. Or, download our MV Mobile app to access your account from your smartphone.

## We speak English and Ilocano

### Waipahu Community Office

94-144 Farrington Hwy. #114 (Next to Don Quijote)  
Phone: 808-677-6206 • Fax: 808-677-6208  
Easy Access Voice Response: 808-677-6200  
[www.mvfcu.coop/hawaii](http://www.mvfcu.coop/hawaii)

# Your Member Guide History, Benefits & Services



**Building Better  
Financial Futures  
Together**

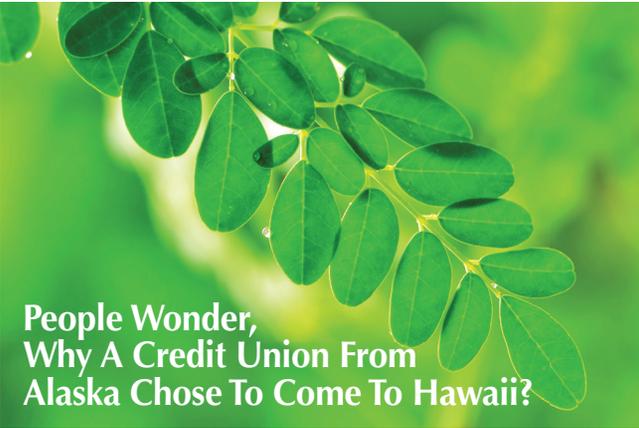


HAWAII ALASKA  
[mvfcu.coop/hawaii](http://mvfcu.coop/hawaii)

**Waipahu Community Office**



Federally insured by NCUA



## People Wonder, Why A Credit Union From Alaska Chose To Come To Hawaii?

It was simple. We recognized that the Waipahu community offered an opportunity to further the credit union's mission: To be for people, not profit.

We saw joining the Waipahu community as an opportunity to lend a hand when the going got tough, or to listen intently when our member needed to sort things out. A chance to be a part of the future of our community, through pulling together to further financial education and the benefits of the cooperation of many. Our staff, our members, their families, neighbors and businesses, all joining in Building Better Financial Futures.

Since our 2012 merger, we are amazed at the eagerness to learn. We see excitement in the eyes of graduating seniors taking part in our Get REAL financial education workshops, and a sincere expression of gratitude when we are able to help a member manage finances.

We are proud to be part of the Waipahu community. Everyday, we build relationships based on Trust, Respect and Integrity-strong bonds that hold us all together.

From our CEO, Al Strawn, "The real test of whether or not the vision of serving both Alaska and Hawaii will be successful will come one satisfied member at a time."

E Komo Mai!

Come join us!

### Tomorrow Starts Today-Savings



"Pay Yourself First." Even if you only save pocket change, you must start with a goal. For many, saving for education, a first car or a home, are important life goals. We

offer many ways to reach your goals in the form of Share Savings, Christmas Club, Checking, Money Market, Share Certificates and Retirement and Educational IRAs.

### Debt Pay Off Planning & Financial Tips

SavvyMoney.com is a free online financial education tool for members of Matanuska Valley FCU. This service offers members personalized plans for paying off debt. A personal dashboard allows tracking of daily progress, plus financial tips! Each month members have access to a free credit score and analysis.

### Group Financial Education

Our Member Education Officer is available to schools, community groups and organizations interested in financial education workshops.

### Consumer Loans

We are a full-service financial institution and we offer our members competitive loan interest rates on a variety of loans. If you're planning for travel, career goals or petition fees, our signature "Ohana" loan, may be right for you. Just ask one of our account representatives for an application.



### Home Loans

If you are buying your first home, a new home, refinancing or renovating, as a Matanuska Valley FCU member you may be eligible for lower loan interest rates based on your credit. Consider your credit union as your home loan resource first.



**WE ARE HERE TO OFFER  
A HELPING HAND.  
WE ARE HERE  
TO LISTEN**

Staff members are bilingual: we speak English and Ilocano. Our staff is experienced, community focused and dedicated.

### Accessibility and Convenience

To withdraw funds or make deposits, you may present your member account card at our Waipahu Community Office, any CO-OP shared branch network office, or use ATM machines island and nationwide. Additionally, you may visit us online using our MV Online app on smartphones, tablets or desktop computers, or our MV Mobile app for smartphones. We also offer convenient direct deposit and bill pay services online.

### Come Join Us!

If you live, learn, work or worship in Waipahu, or in neighboring communities that share the 96797 zip code, you may be eligible to join! If you are already a member, share the benefits of being part of a community with a vision of better financial futures with your family, neighbors and community. Our message is simple, it's easy to be a member of our credit union.

## We Are Here To Serve

### We Help Our Members Build Better Financial Futures

The Waipahu Community Office of the Matanuska Valley Federal Credit Union is a not-for-profit financial cooperative owned and controlled by our members. Our Board of Directors is made up of volunteers, elected by our members to serve.

### How to join Matanuska Valley Federal Credit Union

It is easy to join! Simply visit our Waipahu Community Office with valid identification and proof of membership eligibility (a complete list is found at [www.mvfcu.coop](http://www.mvfcu.coop)). One \$25 share is all it takes to open your share savings account and entitling you to all the benefits and privileges of being a member of MVFCU. Once you're a member, please share the benefits of membership with your family, friends and community.

