

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

JULY 2013

Cut Your Cell Phone Bill with Sprint's Credit Union Member Discount



KCFCU members can save with the Sprint Credit Union Member Discount:

- 10% off select personal plans*
- 15% off select business plans*
- Fees waived on new activations

For details, call (877) 728-3428 or visit www.lovemycreditunion.org/sprint.

**Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved.*

New ATM at Lihue Office Offers More Convenience!

We're pleased to announce our ATM service is expanding. Our newest ATM will be available at our Lihue Office on Hardy Street at the end of summer. Drop by anytime you are in the area for quick cash!



Summer-to-School Loan Special

Low Rates and a Chance to Win a Weekend at the Grand Hyatt!

Use your Summer-to-School Loan to take your family on a nice vacation, finish up some home improvement projects or take advantage of the early back-to-school sales!

During our Summer-to-School Loan special, we're offering these hot features:

- Rates as low as 3.00% APR* and terms up to 60 months
- No payments for the first two months
- Win a weekend staycation at the Grand Hyatt Kauai Resort**

Offer Ends August 30, 2013. Apply Today!

To put your personal loan into motion, call or stop by any KCFCU office and talk to one of our Loan Counselors. You can also apply online at www.kcfcu.org.

**APR means Annual Percentage Rate. Rates are good only from July 1-August 30, 2013. 3.00% APR assumes excellent borrower credit history and is for a 12-month term. A \$3,000 loan at 3.00% APR for 12 months = \$257.58 per month. Other rates and terms are also available. All loans are subject to credit approval. **Must be 18 years or older to enter drawing for Weekend Staycation. No purchase is necessary to win. Restrictions may apply. KCFCU is an Equal Opportunity Lender.*



Calling All Golfers! 14th Annual Charity Tournament Scheduled for Saturday, September 7, 2013

Mark your calendars...and plan to join us for our 14th Annual Charity Golf Tournament on Saturday, September 7th at a course yet to be determined. The entry fee for the three-person scramble format is \$100 and includes golf, cart, lunch and awards banquet. You could win a trip for two to Vegas!

Be on the look-out for registration forms coming this month. Sign up at your nearest KCFCU office or online at www.kcfcu.org. Proceeds will go to the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network.



When Members Talk, We Listen

by Mel Chiba, CEO

KCFCU is a member-owned, not-for-profit community credit union focused on serving the financial needs of our members and families, and supporting our island communities. You are our member shareholders—when you talk, we listen. That’s why, from time to time, we send out member surveys to get your feedback on what we are doing well and what we can do to better serve your needs.

I would like to thank everyone who took the time to complete our recent Member Survey. Your feedback lets us know how we stack up against our competition and also gives us insights on adjustments we can make to provide you and your family with the very best and most convenient financial products

and services. We value your opinions, suggestions and your loyalty to KCFCU.

Come Out and Play—for a Great Cause

Now that summer is here, I want to remind you that our Annual Charity Golf Tournament will be here before we know it. Mark your calendars for Saturday, September 7th at a course yet to be determined. Make plans to join us for a fun day of golf, lunch and great prizes—all for a great cause! Proceeds will benefit Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children’s Miracle Network.



KCFCU Has Funds for Summer Fun

I hope you are all enjoying your favorite summertime activities or planning great family getaways. If you need a little extra cash to visit friends or family on the mainland, fix up your home or for any reason, call or stop by KCFCU. Our “Summer-to-School” loan special can help you make your summer adventures more attainable for the whole family. Or, use our low-rate Visa® Platinum card with FREE rewards for all your summer needs and back-to-school shopping.

Thank you for your membership, for supporting our many community-oriented events and programs, and for counting on KCFCU for all your financial needs!



Sparks Are Flying at the July KCFCU/Kuhio Auto Group Sale!

KCFCU has partnered with Kuhio Auto Group in July for the sales event of the summer! Get a hot deal on a new or used car, truck or SUV with a loan from KCFCU and receive:

- Special rates as low as **1.99% APR***
- **NO payments for the first two months**
- **FREE \$75 Costco card** for every loan funded
- First **oil change FREE** from Kuhio Auto Group!



Shop on Member Appreciation Day, Saturday, July 20th for a Chance to Win \$500!**

Join us at Kuhio Auto Group on Saturday, July 20th from 9 a.m. to 5 p.m.! KCFCU staff will be there to assist with your financing, plus we’ll have lots of prizes, giveaways and refreshments.

- Members whose loans are approved on that day will **receive \$100!**

Get pre-approved before you shop at www.kcfcu.org, call (808) 245-6791 or stop by any KCFCU office.

*APR = Annual Percentage Rate. A \$20,000 loan for 60 months at 1.99% APR is \$350.48 per month. 1.99% APR assumes excellent borrower credit history and purchase of a new or current model year vehicle. This rate is effective for auto purchases made during July 2013 only. Other rates and terms are also available. **\$500 drawing offered by Kuhio Auto Group will be held on July 20, 2013 at 3:00 p.m. Must be present to win.

Behind the Scenes at KCFCU

Supporting Charities, Promoting Education

As a community credit union, KCFCU takes pride in supporting non-profits, promoting education and financial literacy, and participating in local fundraising and food drives that give back to our community. The staff at KCFCU would like to send a big MAHALO to all the students, families and volunteers who helped us with these events and programs...behind the scenes!

Raising Funds for ACS and D.A.R.E.

April was a busy month for us working behind the scenes. We once again participated in the American Cancer Society's Relay for Life. As an official sponsor, we contributed over \$2,500 and many of our employees took part in the run-walk relay!

Fighting back against drug abuse and gang violence in our communities is an important, ongoing initiative. That's why KCFCU supports D.A.R.E.—Drug Abuse Resistance Education. This year, we raised over \$2,800 to support D.A.R.E and the great work they do in our communities.

Five Scholarships Awarded!

Each year, as part of our *Your Choice* youth program, KCFCU awards up to five \$1,000 scholarships to students graduating from high school and bound for college. We congratulate this year's winners, pictured left to right: William Jordan Balbin, Dawn Mones, Kari Noe, Tresten Nakashima, Meleane Moala (not shown). Also shown: Mel Chiba and Irving Soto.



Getting Youth on the Right Financial Track

KCFCU dedicated the entire month of April to our Youth, in concert with the International Credit Union Youth Week. We're pleased to announce we signed up over 68 new Youth Accounts and received over \$109,000 in deposits!

Congrats to Our Youth Activity Winners!

\$100 Cash Winners: Ridge Cachero, JJ Deguchi, Michael Manera, Rachel Pascual
Money Guessing Winners: Jennifer Cadiente, Neno Costales, Maya Furugen, Jayven Rapozo, Saigejah Wong-Mabini
Coloring Contest: Lihue: Ryleigh Hernando, Lilyanna Jacobs, Khristine Pasion, Saigejah Wong-Mabini
Waimea: Noah Casey, Bergen Ceballos, Reine Jacintho, Geon Tolhurst
Kapaa: Lei Sitani, Kysen Strom, Luana Wright
Eleele: Shyann Freitas, Lyla Ganun, Tobin Ganun, Angela Gawaran
KG West: Amalia Abigania, Quentin DeMond, Ezekiel Kea, Josie Uits



Valuable FREE Seminar: Building a Better Budget

July 24th – 6:00 to 7:30 pm
Kukui Grove West Office

Do you know where your money is going every month? Are you saving for college or retirement? Attend this FREE seminar on Building a Better Budget and you will learn how to track your bills and expenses, reduce excess spending, consolidate and pay off debt, and set up a fool-proof, automatic monthly savings plan!

Seating for this seminar may fill up fast! For reservations, contact Taylor Shigemoto at 246-1262 or tshigemoto@kcfcu.org. KCFCU is committed to educating our members about good money management habits.

It's That Time Again... Annual Account Verification

KCFCU's Supervisory Committee is conducting its annual verification of member accounts—as of June 30, 2013. If the information on your Statement of Accounts is incorrect, please provide us with the correct information in writing to:

Supervisory Committee
C/O Kauai Community FCU
PO Box 1253
Lihue HI 96766



Kukui Grove West Office
 4493 Pahe'e Street
 P.O. Box 1447 • Lihue HI 96766
 Fax 808.246.0246

Lihue Office
 4434 Hardy Street • Lihue HI 96766
 Fax 808.245.7180

Waimea Office
 9936 Kaumualii Highway
 P.O. Box 284 • Waimea HI 96796
 Fax 808.338.0901

Eleele Office
 Eleele Shopping Center
 P.O. Box 148 • Eleele HI 96705
 Fax 808.335.0234

Kapaa Office
 985 Kipuni Way • Kapaa HI 96746
 Fax 808.822.0771

Call Center 808.245.6791

Website www.kcfcu.org

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of April 30, 2013

Total Assets: \$347,473,337
 Total Shares: \$313,874,766
 Total Loans: \$164,109,111
 Members: 32,000

Holidays

Statehood (Admissions) Day

Friday, August 16

Labor Day

Monday, September 2

This credit union is federally insured by the National Credit Union Administration.



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

This newsletter is published quarterly for the members of Kauai Community Federal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See KCFCU's Truth-in-Savings booklet for important account restrictions and conditions.



Attention: Online Banking Users

We recently updated our online banking security systems to offer you another level of security and greater peace of mind. Here's what you need to know:

- The next time you sign in to online banking, you will be asked to select a unique image from a library of thousands—one that only you will know (this is a one-time-only request).
- Every time you sign in to online banking using your log-in ID, you will be asked to verify that this image is the one you have selected.
- After you have verified that this image is the one you selected, you will be asked to enter your password.
- When you log in to online banking the first time after selecting your image, you will be asked to create a username. Just follow the online prompts to create your username.
- From this point on, online banking is exactly the same.

Need help? Call (808) 245-6791 today!

Identity Secure Provides Safe, Affordable ID Theft Protection

If you think identity theft only happens to other people, think again. As high-tech criminals get more sophisticated, it's more important than ever to take steps to protect yourself against fraud and identity theft.

To help you avoid the losses and headaches of identity theft, KCFCU offers the IDENTITY SECURE ID theft protection service. The service includes sophisticated monitoring of your credit cards, social security number and credit union account numbers, plus identity fraud support and resolution services. You'll be surprised at the low, affordable rates! For more details or to take advantage of this protection, call or stop by KCFCU today.



Supplemental Retiree Health Care Coverage: Just for Members

Are you retired or planning to retire soon? If so, you should know about this supplemental retiree health care program that's available to eligible KCFCU members through Royal State Insurance (RSI).

Whether you need a comprehensive health package or just require dental coverage, there are three package options for you to choose from. Premiums start as low as \$35.98 per month. Plus, your payments can be automatically deducted from your KCFCU account for maximum convenience.

For more information or to enroll, contact the plan administrator at (808) 536-1677 or (888) 942-2447 toll-free or customerservice@royalstate.com.

