



Gather & Grow

What's New

Loans for Whatever Summer Brings.

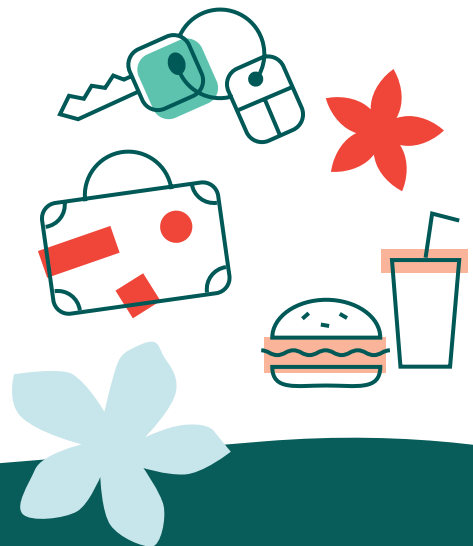
Too often, loans are thought of for only two things: buying a car or buying a house. But one of the great things about membership at Gather FCU is access to personal loans that you can use for everyday expenses.

A personal loan can help support your lifestyle and your financial goals. You can use loan funds for bills, groceries, household expenses, family needs, the unexpected, or travel and leisure. If it happens in life, a loan can help you pay for it. For a limited time, members are eligible for a 1% loan rate discount on personal loans to July 31.

Personal loans from Gather are available when you need them, with fast approvals giving members flexibility and peace of mind. During the month of July, borrow up to \$30,000 with terms up to 7 years, rates as low as 4.00% APR* and fixed monthly payments for predictable budgeting.

Where do you start? Apply online loans.gatherfcu.org, give us a call or stop by a branch today. Whether you're making memories or covering everyday expenses, we're here for you.

**APR = Annual Percentage Rate. A 1% loan rate discount to Gather FCU's current rate will apply to all loans not eligible for the 4.00% APR. Rates range from 5.00%- 17.99% APR based on credit history and terms up to 84 months. Offer good through July 31, 2026.*



July 2026

Mobile App Upgrade

NEW DIGITAL BANKING EXPERIENCE, COMING THIS FALL

Your online and mobile digital banking experience with the Gather mobile app is getting an upgrade in Fall 2026. We're rolling out new, member-focused features like an updated interface and streamlined banking tools. If you stop by a branch, be sure and confirm or update your contact info to stay informed. Be on the lookout for news as the rollout nears. More updates are coming soon at gatherfcu.org/digital-banking

Recipe Corner

Easy Cream Puffs courtesy of @Laurelle

Ingredients:

- 2 boxes puff pastry
- 2 boxes instant vanilla pudding
- 2 cups milk (whole or skim)
- 1 8oz tub Cool Whip
- Powdered sugar

Instructions:

1. Preheat oven to 400 degrees. Slightly thaw the puff pastry till you are able to unfold the sheets (2 sheets in each box).
2. Make the filling. Mix vanilla pudding packets and cold milk. Carefully fold in 8oz. of thawed Cool Whip. Place the filling in fridge to set.
3. Use a pizza cutter to divide the pastry sheets into squares (9 per sheet, total 18 per box). Place squares on a baking sheet, making sure they don't touch. Bake for 15 mins.
4. Remove puff pastry squares from the oven, and let them cool.
5. Use a pastry bag (or freezer ziplock with the corner cut), and fill the cooled puff pastries with the filling. You can open the pastries slightly to get the filling in.
6. Sprinkle powdered sugar over the cream puffs and enjoy!

GATHERING RECIPES!

Scan the QR Code to submit your best recipes and it may be featured on future issues.



What's Coming

JULY

Kuhio Auto Group Auto Sale - July 1-31, 2026
1% loan rate discount

Signature Visa® 5% Rewards on Groceries

July 1 – September 30, 2026
Make grocery purchases more rewarding with a Gather FCU Signature Visa® card.
Learn more at gatherfcu.org/personal/credit-cards.

HOLIDAY CLOSURES

July 4 – Independence Day
(Walmart In-Store Branch office closed)