



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Gather on the North Shore

Our Newest Location

No matter where you live on the island, Gather FCU is part of our community. We always listen to our members and continually expand our services and locations to meet your needs. Soon, from the Westside to the North Shore, there will be a Gather FCU office in your community.

We're excited to announce that in 2021, we will break ground on our new location in Kīlauea. Our full-service Kīlauea office will offer everything from day-to-day transactions and loans to conveniences, such as an ATM and a drive-up teller. In addition, we're happy to announce that we'll soon be installing a full-service ATM in the Anaina Hou Community Park.

Our new Kīlauea location will be our seventh office location, including Waimea, 'Ele'ele, Kōloa, Kukui Grove, Lihu'e and Kapa'a. Gather is your island community credit union, and we are here for you, no matter where you are.

Our new offices are the results of your requests. Your voice matters. Contact us anytime at **808.245.6791** or **info@gatherfcu.org**.

We are excited to announce we will soon be breaking ground on our new Kīlauea office!



CEO MESSAGE

New Year, New Opportunities

Looking Back and Looking Forward

From everyone at Gather FCU to all of our community members, it's my pleasure to wish you a very happy new year.

A new year is a fresh start and an opportunity to look back on the year that just passed. Who could have imagined how every corner of the world would be affected by the COVID-19 pandemic or how we'd all work together to tackle the new challenges it presented? I'm so proud of our credit union and our island home for pulling together, staying strong and helping one another. It's inspiring and reassuring to know that when times are toughest, we stand together.

At your community credit union, we worked to help members who faced uncertainty due to the pandemic. We created loan extensions and helped refinance loans to lower monthly payments. To aid in social distancing, we utilized Gather's mobile services to keep members connected to their accounts. We were able to accommodate our members' needs, because that's who we are as a credit union—people helping people.

2020 had a lot of positive highlights at Gather FCU, too. We helped provide food to our kupuna affected by the pandemic with the Show Aloha Challenge. Gather raised over \$12,200 for the Kaua'i Independent Food Bank. Gather's 21st Charity Golf Tournament raised \$50,000 for the creation of pediatric rooms at the Wilcox Hospital's Emergency and Trauma Center. And we invested in our future, providing ten high school seniors each with a \$1,000 scholarship.

2021 sees us finally moving forward with our new office location in the Kīlauea community. We're excited to soon be out in the North Shore; it's been a long time coming. We're also happy to see members taking advantage of our newest branch in the heart of Kōloa town. Stop by, if you're in the neighborhood.

This is all possible because of you and your belief in our community credit union. Thank you for your support as Gather FCU was voted the #1 Credit Union on Kaua'i once again by The Garden Island's Best of Kaua'i. We have so much to be thankful for and so many opportunities ahead. Thank you for believing in us and for being a member. Here's looking forward to a happy, healthy and prosperous 2021.

– Tess Shimabukuro, CEO

MEMBER ALERT

Protect Yourself

Phone scams like Phishing or Vishing are attempts to steal your identity. Scammers pose as your financial institution, credit card company, etc., say there's a problem with your account, and ask for personal or account information. These are red flags.

Never provide personal information in response to unfamiliar websites, emails, text messages, phone calls, mobile phone apps or on social media. If you mistakenly do, change your passwords immediately.

EVENTS

01 Student Scholarship Application Deadline

Gather FCU offers \$1,000 Student Scholarships for up to ten graduating high school seniors.

Applications must be postmarked no later than **Monday, March 15, 2021**. Download the application at www.gatherfcu.org.

02 Gather FCU's 67th Membership Meeting

Thursday, March 11, 2021 – 5:00pm. Mark your calendar for our virtual Annual Meeting. Email us at marketing@gatherfcu.org to RSVP.



MEMBER FEATURES

Consolidation Loans

One Easy Payment Is All It Takes

It seems like it happens every year. We make a plan for holiday spending and always seem to go over, or something unexpected pops up. If you need a little help, stop by your nearest Gather FCU office for free financial counseling and, if needed, a Consolidation Loan.

A Consolidation Loan is great for combining multiple loans into one low payment. You can refinance and consolidate credit cards, student loans and more. You can borrow up to \$30,000 for up to seven years, all with a competitive low rate. For more information, call our Loan Department at **808.246.1277**.

AUTO SALE

2021's First Big Sale!

King Auto Center Sale, Jan. 1-31

Despite so many things being different this year, you can still count on the King Auto Center Sale with great deals for Gather FCU members. This is a good opportunity to ensure low-interest financing, while getting a great vehicle.

- Rates as low as **1.99% APR***
- **1% discount** on loan rates
- **\$50 gift card** included with every loan funded

Stop by King Auto Center today!



808.245.4788
4330 Kukui Grove Street

**APR = Annual Percentage Rate. \$20,000 loan at 1.99% APR for 60 months = \$350.47 per month. Stated APR assumes excellent borrower credit history and purchase of a new or current model vehicle. A 1% loan rate discount to Gather FCU's current auto loan rates will apply to all loans not eligible for the 1.99% APR. Rate is based on credit rating. Other rates and terms available. Offers only valid through January 31, 2021.*

SAFER BANKING

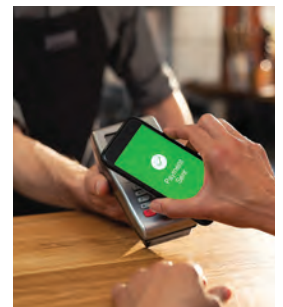
Mobile and Remote Services

Contactless Transactions

Social distancing, video calls and contactless everything is our new normal. Gather FCU already offered easy-to-use mobile and remote services free with your membership. Now, they're more important than ever.

With your smartphone or computer, you can log on to Gather FCU Mobile Banking for full account access to:

- Get up-to-date account info
- Pay bills online
- Transfer funds
- Deposit checks and more



For COVID-safer banking: Visit any of our FREE ATMs for cash withdrawals and transactions, apply for loans online at **www.gatherfcu.org**, and access contactless payment methods by adding your Gather Debit Card to your mobile wallet. Call **808.245.6791** to learn more.



CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

EMAIL
info@gatherfcu.org

WEBSITE
www.gatherfcu.org

KUKUI GROVE WEST

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Fax 808.246.0246

LĪHU'E

4434 Hardy Street • Līhu'e, HI 96766
Fax 808.245.7180

KAPA'A

985 Kīpuni Way • Kapā'a, HI 96746
Fax 808.822.0771

KŌLOA

3483 Weliweli Road • Kōloa, HI 96756
Fax 808.742.1780

'ELE'ELE

'Ele'ele Shopping Ctr. • 'Ele'ele, HI 96705
Fax 808.335.0234

WAIMEA

9936 Kaumuali'i Hwy • Waimea, HI 96796
Fax 808.338.0901

HOLIDAYS

MONDAY, JANUARY 18
Martin Luther King Jr. Day

MONDAY, FEBRUARY 15
Presidents' Day

STARTING IN 2021, WE WILL BE OPEN ON
STATE HOLIDAYS.

GATHER FCU SCOREBOARD

As of October 31, 2020

Total Assets: \$ 617,321,984
Total Shares: \$ 551,848,819
Total Loans: \$ 292,699,472
Members: 36,101



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

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

BEHIND THE SCENES

Spreading the Love in Our Community

Making a Difference, One Member at a Time

Gather FCU is all about making good things happen in our community. We believe in people helping people. We do it in both little and big ways for our members and for our island communities.

One of our most popular events of the year, Gather FCU's 21st Annual Charity Golf Tournament, occurred on October 24th at the Puakea Golf Course. With the help of all who participated, the tournament raised \$50,000. All proceeds go to the Wilcox Hospital's Emergency and Trauma Center renovation project via the Kapiolani Children's Miracle Network. A big MAHALO to our top sponsor, CO-OP® Financial Services, who matched up to \$10,000, and to all our sponsors, donors and golf participants.

The other big event was the 9th annual Kaua'i's Credit Union Food Drive. All proceeds go to the Kaua'i Independent Food Bank, helping out our families and those in need during the holidays. Funds also help restock the food bank after the school holiday break. Together we raised over \$17,000. Thank you to everyone who participated. Learn more at www.kauaifoodbank.org.

