



Gather & Grow

What's New

New Year, New Goals, Plenty of Support & Guidance

A new year is always a good time for a fresh look at your finances. The Gather team is ready to help. Saving, borrowing, planning or managing—we have tips and tools that can get you where you want to go. Plus, we're always just a call away.



Annual Financial Check-Up

The new year is a great opportunity to review your credit score (super easy with the Gather FCU Mobile App powered by SavvyMoney), review your spending and debts, and look at your budget goals for the year. It takes less effort than you think and it pays off all year long.



Set Credit Score Goals

A clear goal for your credit score can help you unlock better financial opportunities. Setting credit score goals is your first step to lower interest rates on loans and improving your financial standing.



Track Your Progress

With SavvyMoney in the Gather FCU Mobile App, you can easily monitor your credit score and get personalized tips to help you reach your goals. Learn more about how to set and track your credit score progress below!

Stay Credit Score Savvy

The Gather FCU Mobile App includes Credit Score & Report, a financial wellness platform that can help you stay on top of your finances. With the app you can access your full credit report, monitor for alerts, learn financial tips, set credit score goals...even get special loan offers. Look for the Credit Score & Report widget at the bottom of the Gather FCU Mobile App Dashboard.



January 2026



COMING THIS JANUARY

King Auto Center Sale

January 1 – 31

Gather members receive a 1% loan rate discount

For more information, speak with a Loan Counselor today at 808.246.1277.

Recipe Corner

Spicy-as-You-Like Tortilla Soup by Bekah Hilleson

Ingredients:

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|---|------------------------------------|
| 1 whole rotisserie chicken | 1 tbsp tomato paste |
| 6 large corn tortillas,
torn into small pieces | 3 cups low sodium
chicken stock |
| 1 white onion, finely chopped | Olive oil |
| 2 cloves garlic, chopped | Hot sauce to taste |
| ¼ cup golden raisins | Lime wedges |

Instructions:

1. Pick the white and dark meat from the chicken, discarding the skin, bones and rest of the carcass. Set meat aside.
2. In a large pot, cook the white onion, garlic, and tomato paste in a small amount of olive oil. Once the onion is tender add stock, golden raisins and tortillas. Cook until well combined, about 10 minutes.
3. Turn off the heat and use an immersion blender* to puree everything in the pot. When done, add chicken meat and hot sauce as you like, then heat until warm. Serve with tortilla chips and lime wedges.

*You can use a traditional blender too. Just be sure to let everything cool before blending.

GATHERING RECIPES!

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



What's Coming

JANUARY

Signature Visa® 5% Cash Back on Dining

January 1 through March 31



Scholarship Applications Period Now Open

Gather FCU offers \$2,000 student scholarships for as many as up to 15 graduating high school seniors. Get your application in and postmarked no later than Sunday, March 15, 2026. Download the application at: www.gatherfcu.org/resources/scholarships

Walmart office closed at 3pm – Saturday, January 17

MARCH

Gather's 72nd Annual Membership Meeting –

Saturday, March 21 (Smith's Tropical Paradise)

HOLIDAY CLOSURES

New Year's Day – January 1

Martin Luther King, Jr. Day – January 19

President's Day – February 16

