



Gather & Grow

What's New

Planning Always Pays

As the year rolls on, many of us start thinking about spring and summer travel. Whether staying close to home or heading far and wide, a little financial planning now can make your travels stress free.

Start by setting a realistic travel budget. Think beyond airfare and lodging—meals, fun, side trips and souvenirs add up quickly. Building a dedicated travel fund, even with small weekly contributions, can make a big difference by the time you're ready to pack your bags.

It's also a good time to review your credit and existing debt. Reducing high-interest balances, or consolidating debt, before travel can free up cash flow and help you avoid relying on credit cards while you're away.

For members who want to travel sooner—or cover larger expenses like flights, cruises, or vacation rentals—a personal loan from Gather can be a smart option. With predictable monthly payments and competitive rates, a personal loan can help you spread out costs while keeping your budget on track.

Wherever your plans take you this spring and summer, Gather is here to help you prepare financially—so you can focus on making memories that matters most.



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Tax Time is About More Than Taxes

April 15th isn't just about filing taxes—it's also your last chance to contribute to an IRA for 2025. Making an IRA contribution before the deadline can help reduce your taxable income and build long-term savings for retirement. And if you don't already have a retirement savings account set up, Gather can help make a plan to meet your goals. Learn more at gatherfcu.org/personal/retirement-accounts.

March 2026

Recipe Corner

Andagi by IG @fkghana

Ingredients:

- 4 cups flour
- 2 cups sugar
- 4 tsp baking powder
- 1/2 tsp salt
- 1/3 cup evaporated milk
- 2/3 cup water
- 1 tsp vanilla extract
- 2 tbsp vegetable oil
- 4 eggs
- Oil for deep frying

Instructions:

1. In a wok or deep fryer add oil enough to submerge the andagi (2-3 inches) and heat to 300°F.
2. Mix the dry ingredients together: flour, sugar, baking powder and salt. In a separate bowl, combine the wet ingredients: evaporated milk, water, vanilla extract, oil and eggs.
3. In the dry ingredients bowl make a small well or circle. Pour a little of the wet ingredients into the well. Gently fold the ingredients to combine until all of the wet ingredients are used.
4. With a small cookie scooper drop 1 inch balls of andagi dough into the oil.
5. Let fry for about 8 minutes or until the andagi is golden brown and cooked through. Check for doneness by poking with a skewer or toothpick. When it comes out clean, they're done.

Set the cooked andagis on a wire rack or plate lined with paper towels.

GATHERING RECIPES!

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



What's Coming

MARCH

Your Choice Scholarship Applications Deadline

Deadline is March 15, 2026

Visit www.gatherfcu.org/scholarships for full details.

72nd Annual Membership Meeting

March 21, 2026 at Smith's Tropical Paradise

APRIL

Youth Month

Stop by your nearest office or connect with us on social media to learn more about financial literacy for your keiki, youth contests, and prizes!

Ohana Motors Auto Sale

April 1-30, 2026 - 1% auto loan rate discount

Signature Visa Travel Promotion

April 1 - June 30, 2026

Travel smarter with your Gather FCU Signature Visa. Stay tuned for more details in April.