



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY



Growing in the North Shore

Gather Expands into Kīlauea

Gather FCU takes the responsibility of being Kauaʻi's community credit union seriously, so when we open a new branch, it's a big deal. That's one reason Gather is excited to share that groundbreaking is under way at our soon-to-be Kīlauea office. It's been in the works for a long time and now the goal of a North Shore branch is within sight.

With so many Gather members in the Hanalei, Princeville, Kīlauea and Anahola areas, it makes sense to build a new location nearby. We're always looking for opportunities to better serve our members and our community, and a convenient branch for the North Shore was an easy decision.

The new Kīlauea location will be a full-service Gather branch, along with a full-service ATM. That means anything you can do at any other branch will soon be available in Kīlauea. From deposits and withdrawals to accounts, loan transactions and financial counseling, you'll have a wide range of services at your disposal, for individuals and businesses. Moreover, Gather is a community hub where you're always welcome to stop in and say hello. And because the ATM at our new location is full-service too, you can make withdrawals, deposit cash and checks, and transfer funds 24/7.

Gather currently has six branch locations: two in Līhu'e—in the Līhu'e Walmart and Kukui Grove—and one each in Kapā'a, Kōloa, 'Ele'ele and Waimea. We're proud that Kīlauea will be our seventh location to offer banking services, especially when we think about Gather's humble beginnings.

In 1954, ten hard-working pineapple farmers pooled their resources and began lending money for equipment purchases. That spirit of collaboration blossomed into Gather FCU and we're still here for our communities—to strengthen the financial well-being of our members.

So, no matter where you are on our garden island, Gather is here for you. Our Kīlauea location is scheduled to open in 2024.



CEO MESSAGE

New Year, New Opportunities

Looking Back and Looking Forward to Our Bright Future

From everyone at your community credit union, we hope you had a wonderful holiday season and happy new year. Gather was fortunate to have had another record year. We were able to help our members with everything from day-to-day banking needs to big event purchases, such as homes and automobiles. And we were still able to be active in our community, supporting local organizations in which we wholeheartedly believe.

A new year brings news for our members. We're pleased to announce that we're underway with the groundbreaking of our new Kilauea branch. We appreciate the patience of our North Shore members. The new branch is set to open in 2024. Stay tuned for updates.

We want to say a big "thank you" to everyone who participated in our member survey in October 2022. We regularly conduct surveys to gain important insights into the needs of our members. By hearing directly from you, we can tailor our services and plan for growth in ways that will most benefit our members and our community. Thanks again for sharing your voices.

And while we're showing some member appreciation, I want to express gratitude for Gather being voted as the #1 credit union on Kaua'i. Getting recognized by *The Garden Island's* Best of Kaua'i tells us that we really are doing right by our members and our neighbors. It's an honor and a privilege.

Finally, I want to note that your loyalty and support in our community credit union are the reasons we come to work every day. Thank you for being the most important part of our purpose.

Best wishes for the year ahead of us.

– Tess Shimabukuro, CEO

SAFETY

Member Alert



Stay Alert When Using Mobile Payments

Mobile payment apps are a popular target for scammers. These scams all have one thing in common: an attempt to get you to send money using a mobile payment app. Scammers may pose as a family member in need of help, try to convince you that you've won a prize or sweepstakes, or they could pose as a bank or the payment app company itself. So, what can you do?

- Don't give account numbers to anyone who contacts you
- Protect your account with multi-factor authentication or a PIN
- Double check the recipient info before sending a payment
- Don't send a payment for an unexpected prize or sweepstakes
- Ask questions and make sure you're in charge of the situation

Most payment apps have a process for unauthorized payments. Know your options before you use an app. You are the best resource for avoiding a payment scam.

EVENTS

01 Gather FCU's 69th Membership Meeting

Saturday, March 25, 2023

Smith's Tropical Gardens Family Luau – 12 PM Lunch
Tickets on sale in all branch offices.

02 Student Scholarship Application Deadline

We award \$1,000 scholarships for up to ten (10) graduating High School seniors.

Download applications at www.gatherfcu.org and submit to any Gather office or by mail postmarked by March 31, 2023.

Great Cash Back Offers from Gather FCU



Earning cash rewards from checking and credit card purchases is nothing new. Thankfully, finding great products that help members save is one of our favorite things to do. And, at Gather, we have two great products that can put money back in your pocket.

Try Gather's Kasasa Cash Back Checking. Anytime you use your debit card and meet the monthly cycle qualifications, you can earn 5% Cash Back. And, Gather's elite Signature Visa® Credit Card provides you with lots of borrowing power and pays you 2% Cash Back on all of your purchases.

It's all about giving back and everyone could use extra cash and savings. To learn more about Kasasa Cash Back Checking and the qualifications, go to www.gatherfcu.org/kasasacashback. For Signature Visa Credit Card, visit www.gatherfcu.org/creditcards.

CONVENIENCE

Protecting Your Money While Using Zelle

Zelle is an easy and popular way to send money from your Gather FCU account. But, it's not for everything. Once you send money with Zelle, there's no way to get it back, so it's important to only send money with Zelle to people you know and trust.

- Don't use Zelle to pay bills, rent or for business transactions
- Don't use Zelle to make online purchases from someone you don't know
- Avoid scams—Event ticket scams are common right now
- Know the limits on how much you can send with Zelle:
 - Up to \$500 per day or per transaction*
 - Up to \$2,500 per week*

The better educated you are about Zelle, the safer your money will be. Learn more at www.gatherfcu.org/zelle.

**Dollar amounts are Gather FCU's limits.*

CONSOLIDATION LOANS

Getting Back on Track Financially After the Holidays

The holidays are great, but they can also leave a financial hangover. Don't worry. There's an easy way to take care of an overabundance of holiday expenses.

A consolidation loan from Gather FCU can combine your holiday spending into one easy, low-interest payment. With loans up to \$30,000 with terms up to seven years, you can tailor your consolidation loan to your budget.

Let us help you get the new year off to a good start. Apply online at www.gatherfcu.org.





GATHER

Federal Credit Union

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24-HOUR MEMBER LINE

808.245.6854

EMAIL

info@gatherfcu.org

WEBSITE

www.gatherfcu.org

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4493 Pahe'e St. • Līhu'e, HI 96766

Fax 808.246.0246

LĪHU'E WALMART

3-3300 Kuhio Hwy. • Līhu'e, HI 96766

Fax 808.245.7492

KAPA'A

985 Kīpuni Way • Kapa'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

HOLIDAY SCHEDULE

We are **CLOSED** on:

MONDAY, JANUARY 16

Martin Luther King, Jr. Day

MONDAY, FEBRUARY 20

Presidents' Day

We are **OPEN** on:

MONDAY, MARCH 27

Prince Kūhiō Day (Observed)

FRIDAY, APRIL 7

Good Friday

GATHER FCU SCOREBOARD

October 31, 2022

Total Assets: \$ 725,578,678

Total Shares: \$ 347,156,356

Total Loans: \$ 683,192,566

Members: 37,249



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

Our Shared Commitment to You and Our Community

Doing good for each other, and for the home we share—that's what community is all about. People helping people isn't just a saying at Gather FCU, it's how we truly act every day. Beyond offering banking services that make our members' lives better, we also offer insights and solutions to create overall financial well-being. The other side of that coin is being active and giving back to our island home, so that everyone benefits from a stronger community.

Mahalo to all who contributed to the 2022 Kaua'i's CU's Food Drive. The annual event brings together Gather FCU and other Kaua'i credit unions to raise funds for the Kaua'i Independent Food Bank. Those funds help purchase and distribute food for our kupuna and keiki and others in need during the holiday season. The 2022 drive raised over \$11,000. Thanks again to all who participated!

Thank you to everyone who supported our keiki toy drive. KHON's statewide Lāulima Giving Day was hosted at the Lihue Walmart on Saturday, December 3rd by Wake Up2Day's Chris Latronic, TV host and comedian Tony Silva and KONG radio host Ron Wiley. Volunteers from Gather FCU and Keiki O Ka Aina collected the donations from the generous community. The Lāulima Day toy drive received over \$1,500 in cash donations and over 175 toys. The donations are benefiting families from three Kaua'i local non-profits—Keiki O Ka Aina, YWCA and Child & Family Services (Nana's House). Big Mahalo to the Kaua'i community for your amazing generosity and kokuia in bringing Christmas cheer to the families of these organizations.



PHOTO BY DENNIS FUJIMOTO/THE GARDEN ISLAND

