



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Community Begins at Gather

When We Gather, We Have Purpose

The term “giving back” can often seem like a corporate catchphrase. But at Gather FCU, it means something very real and personal. Beyond the financial and community benefits of being a member at Gather, many of us fully embrace the heart and soul of the credit union movement—“people helping people.” As a not-for-profit credit union on our island home, we live and breathe this philosophy every single day. Our credit union only thrives if our community and families are healthy and vibrant.

– Chloe Ayonon & Zaylee Doi-Desmarais

That’s why we’re always looking for inspiring stories within our community that may go unheard. We spoke to two remarkable 13-year-olds, Chloe Ayonon and Zaylee Doi-Desmarais, who started their own business in 2020. They wanted something to do during the pandemic while isolated at home. They tried many things—baking, ice cream making and babysitting, but nothing really worked out. Then they shared the idea of starting up an athletic company (“BEAT Athletica”) with their parents. With their parents’ support, they are now designing their own clothing line.

Both girls suffer from underlying conditions. Zaylee was born with epilepsy and Chloe has a heart defect. They have been active from a very young age. Zaylee loves gymnastics and Chloe plays soccer. With the sales from their business, they are proud to “give back” and donate to the Children’s Heart, Epilepsy and Cancer foundations.

When asked “what inspires you to do what you do?”, they responded, “We both have health issues, but we don’t want it to define us. We hope to inspire people to not let anything stop them from doing what they love.”

Gather was built on the idea of uniting our communities and keeping those bonds strong. Supporting and sharing the stories of our island community—the lives of our keiki right here on Kauai—inspires us even more. To be inspired, too, follow them on Instagram @beatathletica.



CEO MESSAGE

A Time for Generosity, Community and Family

We've all dealt with the unexpected during the past 19 months. As the pandemic brings more changes to our lives, there are still some things we can all count on: The holiday season, the spirit of giving and the community that shines this time of year.

With the challenges of trying to get back to our new "normal", financial stress could be a factor. Uncertainty is never comforting when it comes to finances. That's why Gather FCU is always available for our members, to help in the good times and the trying times. From loans to debt consolidation to financial planning, your community credit union is a resource for you. We like to say, "when we gather, we thrive." That's because working together is the best way to ensure that our community is strong and financially secure. So, feel free to reach out if we can help in any way. That's why we're here.

Speaking of financial security, the third Thursday in October is International Credit Union Day, and this year's theme is "Building Financial Health for a Better Tomorrow." That message reflects the way credit unions contribute to a brighter future—by working together with members to improve our financial well-being. It's built into the DNA of the credit union concept. This commitment is reflected in our bylaws and how we operate. It's proven by over 100 years of successful credit unions around the world. Thanks for continuing to let us serve you.

Finally, I want to wish all of you and your families the happiest of holidays. Despite the challenges we've faced this year, we're stronger and more tight-knit as a community than ever.

– Tess Shimabukuro, CEO

MEMBER ALERT

Credit Card Fraud Alert

We're Your Financial Safety Partner

Although credit card fraud is a fact of modern life, it is important that you know **your funds are safe at Gather FCU**. Here are a few tips to help stop credit card fraud:



- Don't give your card number over the phone, unless you initiated the call.
- Carry cards separately from your wallet or carry one card at a time.
- Keep an eye on your credit card statements. If any transactions look suspicious, notify your institution immediately.
- Alert the institution if you change your address or will be traveling.
- Don't write your card number on something that could end up in the trash.

If you have any questions or think you may be a victim of credit card fraud, contact us at **808.245.6791**. We're in this together.

EVENTS

01 International Credit Union Week

October 18-22

Follow us on Instagram for fun & giveaways @gatherfcu



02 Kauai's Credit Unions 10th Annual Food Drive

November 1-30

Stop by any branch office to make a donation. For more information, visit www.gatherfcu.org.



WHAT'S NEW

2% Cash Back With a Signature Visa[®]

Get Money Back in Your Pocket with Every Credit Purchase

We're always working to make sure your money is working for you.

Beginning September 1st, your Gather Signature Visa Credit Cards will earn an unlimited 2% cash back on every single purchase. So, no matter what you buy or where you shop, as long as you use your Signature Visa Card, you'll earn one point for every dollar you spend. That's all with no annual fee and no limit on your rewards. Members will receive their cash rewards annually in December (similar to the way Costco pays its rewards).

We're offering \$250 to new cardholders who spend \$2,500 in the first 90 days.*

Members who are currently enrolled in CUREwards will automatically switch over to our new 2% cash back program. If you have any questions, don't hesitate to reach out at **808.245.6791**, or set up a meeting at a branch near you using our **"Schedule An Appointment"** feature at the top of **www.gatherfcu.org**.

Limited-time offer for \$250 Cash Back Rewards after spending \$2,500 within the first 90 days after account opening. Offer period ends 12/31/21. Available to new card applicants who have not been the primary account holder on a Gather FCU Signature Visa Card within the last three months. Cash Back Rewards available at the end of the promotion. Visit **www.gatherfcu.org/signature for more information and disclosures.*

AUTO SALE

Treat Yourself to a Trick-Free Auto Deal

Kuhio Ford Mazda Auto Sale—
October 1-31

Our friends at Kuhio Ford Mazda are offering members special incentives on a wide selection of vehicles during the month of October. And because they team up with Gather FCU, you can also expect a low-rate deal on your auto loan.

- Rates as low as **1.99%* APR** for a 60-month term
- **\$50 gift card** & a special gift upon loan funding

Members can apply online for loan preapproval at **www.gatherfcu.org** or call the Gather loan department at **808.246.1277**.



808.245.3673
3050 Hoolako St
Lihue, HI 96766

**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. Other rates and terms are also available. Rates range from 3.25%-17.99% APR and are based on your credit history. Offer available October 1-31, 2021, only.*





CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

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info@gatherfcu.org

WEBSITE
www.gatherfcu.org

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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 • 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

HOLIDAYS

THURSDAY, NOVEMBER 11
Veterans' Day

THURSDAY, NOVEMBER 25
Thanksgiving Day

SATURDAY, DECEMBER 25
Christmas Day

SATURDAY, JANUARY 1, 2022
New Year's Day

GATHER FCU SCOREBOARD

As of July 31, 2021

Total Assets:	\$ 707,214,426
Total Shares:	\$ 638,214,035
Total Loans:	\$ 312,596,216
Members:	36,580



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

A Hole-in-One

Gather's Annual Golf Tournament Tops Expectations

In September, we hosted Gather's 22nd Annual Charity Golf Tournament at Puakea Golf Course. With the help of all who participated, we were able to raise \$50,000. All proceeds go to the Wilcox Medical Center's Emergency and Trauma Center renovation project (via the Kapiolani Children's Miracle Network). This is the third consecutive year that Gather has raised funds for this worthy cause. The gift is a continuation of Gather's \$150,000 pledge to the Wilcox Health Foundation for Pediatric Services.

Mahalo to all of our sponsors, donors and participants. That includes our top sponsor, CO-OP® Financial Services, which matched up to \$10,000. Looking forward to next year!

