

Membership Matters

GATHER FEDERAL CREDIT UNION

OCTOBER 2018

Turn Savings into Joy

If you opened a Christmas Savings Account earlier this year, or late last year, Gather FCU will transfer the funds you stashed away for the holidays into your Gather Checking or Savings Account on October 1. Open a Christmas Savings Account today. Save a little each month and you'll be set for next year's holidays.



Everybody Loves Visa® Gift Cards!

Finding that perfect gift can be difficult. Why not give Visa Gift Cards to friends and loved ones, and they can buy their own perfect gifts. Visa Gift Cards can be purchased in any dollar amount at all Gather FCU offices.

Easier Banking Means Easier Living



Life can be complicated, but banking doesn't have to be. At Gather FCU, we continue improving our services to save you time and make your life easier.

New ATMs. Our new ATMs offer both cash and check deposits. For any cash withdrawal, you can select various denominations, not just in \$20's. You are also linked to our Shared Branch network, which allows you to do transactions with participating credit unions at other locations in Hawaii and on the mainland.

Gather App. Our Mobile App will soon offer easier navigation and great new features. Take us with you wherever you go.

New Debit and Credit Cards. Watch your mail for your new Gather FCU cards. The new EMV chip, combined with your PIN, provides a higher level of security at check-out.

New Statements. Soon you will see a new look with your statements. This new look will be much easier to read and provide you with more information than before.

New Loan Payment Reminders. You will soon have the option to opt in to receive loan payment reminders via text message. Don't miss another payment!

Holiday Loans

There's nothing better than sharing the magic and joy of the holidays. Gather FCU offers loan rates as low as 4.00% APR*, for a one-year term, making your payments easy and affordable. Borrow as little as \$3,000 or up to \$30,000 and choose a loan term up to 7 years.

Apply online at gatherfcu.org or at any Gather FCU office.





Improving Services to Our Members and Community

By Tess Shimabukuro, President/CEO

As good as life is here, Gather FCU is always looking for innovative ways to offer our members the best banking experiences possible. We try our best to stay on top of the latest industry trends and technology...for you.

For example, with our new, next generation ATMs, you can now deposit cash or checks and receive cash withdrawals in denominations that best suit your needs. These ATMs are also linked to our Shared Branch network, greatly expanding your banking capabilities in Hawaii and on the mainland. Coming soon, our enhanced Mobile Banking App with mobile check deposits will continue to redefine the meaning of simple banking.

Here to serve you. Members are now happily doing their banking on Saturdays at our Kukui Grove office. Saturday office hours—only at Kukui Grove—are from 9 am to 12 noon. With the addition of Saturday hours, we changed our Friday hours to 9 am to 5 pm. I invite you to stop by on a Saturday for all your banking needs.

Providing top quality personal service is important to us. Your feedback helps us learn how we can serve you even better. Starting in July, we sent random surveys to members

via email. If you receive a survey, please take a few minutes to respond. We want to know how we're doing—and how we can improve.

Ask for Kasasa. If you're not yet enjoying the extra rewards of our Kasasa Free Checking accounts, we'd love to show you how you can benefit. Members who choose Kasasa Checking are actually seeing their savings grow. The program allows you to choose personalized rewards, including refunds on your iTunes, Amazon.com or Google Play downloads, cash back, or higher checking dividends. Learn more at one of our upcoming Kasasa Membership Drives.

It's been an eventful year. With the addition of several new and improved services and the transition to our new name and identity, 2018 has been a big year for your credit union. Looking to the future, you can count on Gather FCU to strive to put your best interests into everything we do.

The holidays will be here soon. Please keep in mind that we offer many ways to help cover your additional gift giving and travel costs. In closing, I want to personally thank you all for your loyalty and support throughout the year. Have a wonderful holiday season!



Living the Local Life.

Shop the Kuhio Ford & Mazda Sale, October 1-31

During the month of October, you'll have a chance to shop for an auto at a great price and a low rate from Gather FCU and Kuhio Ford & Mazda. This sale offers discounted pricing on all vehicles and a rate as low as **1.99% APR***. Receive **1.00% rate discount** on all loan rates and a **\$50 Costco Card** when your loan is funded.

Gather FCU staff will be onsite to assist you with financing on October 27, 10:00 am-4:00 pm.

Apply online or talk to a Loan Counselor today.

*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.

Behind the scenes

Charity Golf Event Is a Community Tradition

Supporting the health of Kauai families is a cause that's dear to us. For 19 years, your credit union has hosted a charity golf event to benefit the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network.

We'd like to thank all of our sponsors, donors and golfers who made this tournament another huge success. Special thanks to our staff and volunteers who worked behind the scenes to plan and coordinate this special event.



Gather FCU Donates \$42,000!

Tess Shimabukuro, Gather FCU's President/CEO, presents a check for \$42,000 to Wilcox Health CEO Jen Chahanovich and Dr. Grace Galiza, and Colette Forcier of Kapiolani Children's Miracle Network. Also present were Wilcox Health Foundation Director of Philanthropy Andy Bestwick, Jaeda Elvenia and Kent Kikuchi of Wilcox Hospital, and Elaine Jay of CO-OP Financial Services. Proceeds benefit the Wilcox Health Foundation for Pediatric Services via the Kapiolani Children's Miracle Network. Pictured: Tess Shimabukuro, Andy Bestwick, Jaeda Elvenia, Dr. Grace Galiza, Jen Chahanovich, Elaine Jay, Colette Forcier, Kent Kikuchi.



Free Credit Seminar: Thursday, November 15

**Kukui Grove West Office
6:00–7:00 pm**

Learn why your credit score is important to your financial health and why lenders, employers and property managers check your credit profiles.

We'll also give you tips on how to improve your credit score and much more. To reserve your seats, contact Taylor Shigemoto at **246-1262** or tshigemoto@gatherfcu.org.



Ask for Kasasa

Gather FCU values your membership and proudly offers Kasasa Checking Accounts—a free checking account that rewards you in ways that matter. You can receive high dividends, cash back and more!

From now until the end of the year, we will have Kasasa Membership Drives at some of our offices. If you are in the Westside or Lihue area, join us on the following dates from 10:00 am–2:00 pm:

- **Kukui Grove Office** – Saturday, October 20
- **Eleele Office** – Saturday, November 17

We'll have refreshments, fun and great giveaways (while supplies last), and a chance to enter our \$500 cash drawing. Find out how Kasasa Checking pays you great rewards.



Kukui Grove West Office

4493 Pahe'e Street
Lihue HI 96766
Fax 808.246.0246

Lihue Office

4434 Hardy Street • Lihue HI 96766
Fax 808.245.7180

Waimea Office

9936 Kaunualii Highway
P.O. Box 284 • Waimea HI 96796
Fax 808.338.0901

Eleele Office

Eleele Shopping Center
P.O. Box 148 • Eleele HI 96705
Fax 808.335.0234

Kapaa Office

985 Kipuni Way • Kapaa HI 96746
Fax 808.822.0771

Call Center 808.245.6791

Website www.gatherfcu.org

Email info@gatherfcu.org

Gather Scoreboard

As of July 31, 2018

Total Assets: **\$508,283,212**

Total Shares: **\$454,702,552**

Total Loans: **\$282,174,169**

Members: **35,008**

Holidays

Monday, November 12

Veterans' Day (observed)

Thursday, November 22

Thanksgiving Day

Tuesday, December 25

Christmas Day

Tuesday, January 1, 2019

New Year's Day

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



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

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.

Celebrate International Credit Union Day with Us on October 18

Gather FCU is part of a global community of not-for-profit credit unions dedicated to the service of "people helping people." Credit unions have improved the lives of members by putting their financial needs first for more than 100 years.

This year marks the 70th Platinum Anniversary of International Credit Union Day. On this day, we celebrate what makes us different from other financial institutions.



It's also a time to show our appreciation for the more than 100 million valued members worldwide who prefer to do business with a credit union.

We invite you to join us on International Credit Union Day on October 18 from 9 am to 12 pm in all of our offices for free refreshments and giveaways, while supplies last.

Security Risks of Voice Activated Digital Assistants

The popularity of digital assistants, such as Amazon Echo, Google Home and Apple HomePod, is spreading like wildfire. While these clever devices and artificial intelligence bring new levels of convenience, they also raise unique security risks.

Symantec, a digital security firm, pointed out several concerns and vulnerabilities, including cases where voices from TVs, radios or cell phones wake up your device. Depending on the type of data you store on your device, hackers may be able to access sensitive personal or health information, or make purchases using your device.

Another issue is that these devices are "always listening," which seems creepy and risky. To learn more about these security risks, download a free copy of the Symantec White paper at www.symantec.com/security-center/white-papers



What's an Inactive Account?

An account with no activity for over one year is labeled "inactive or dormant." If your account is not activated within the following quarter, the account will be charged a \$5 dormant fee. Accounts that remain inactive may be closed, and the funds are turned over to the State.

If you receive an Inactive Account Notice, you can save your account by making a deposit. It's also important that we have your correct contact information on file, so we can notify you of any account alerts. If you have questions or need assistance, give us a call at 808.245.6791.