



# Gather & Grow

What's New

## Stay One Step Ahead of Scammers This Holiday Season






### Protect your information before the holiday rush begins!

As summer winds down and the holiday season ramps up, so does scam season. While we're getting ready for gift-giving, festive deals, and spreading aloha, scammers are gearing up too – hoping to take advantage of the busy months ahead. That's why now is the perfect time to sharpen your defenses against fraud and online scams. At Gather FCU, your security is always our priority. With more shopping, spending, and digital activity just around the corner, staying cyber-aware is more important than ever.

### Common Scams to Watch For:

- **Fake Shipping Notices** – You might receive a text or email saying your package couldn't be delivered. These often include a link to a fraudulent site. If you weren't expecting a package, that's a strong sign the message is fake. Go directly to the retailer's website or your delivery account to check the status.
- **Spoofed Retail Sites** – Some scammers create lookalike websites that mimic real stores. Double-check website links and avoid clicking through suspicious ads or messages.
- **"Too Good to Be True" Deals** – Be wary of deeply discounted items from unknown sellers. If it seems too good to be true, it probably is.
- **Charity Scams** – The season of giving also brings an uptick in fake charities. Scammers may pose as real organizations to tug at your heartstrings. Always verify before donating.
- **Gift Card Scams** – Scammers pose as family, friends, or even bosses asking you to buy gift cards and send the codes.

### How to Protect Yourself:

-  **Enable multi-factor authentication and account alerts** so you're notified of unusual transactions.
-  **Use strong, unique passwords for your online accounts** and avoid using public Wi-Fi for purchases.
-  **Update your device software regularly** to stay protected against the latest threats.
-  **Use credit cards for more fraud protection.**
-  **Verify before you click** – if something feels off, trust your instincts.

# Earn 5% Cash Back on Retail Purchases!<sup>1</sup>

**October 1 – December 31**

Use your Signature Visa® and get 5% cash back when you shop retail. From fashion to electronics, your everyday shopping just got more rewarding. Limited time offer. Terms and conditions apply.

Apply or upgrade today at: [loans.gatherfcu.org](https://loans.gatherfcu.org)



## Recipe Corner

**Brown Butter Chocolate Chip Cookies by  
Christiane Butac (@coffeebreakwithchris)**

These chocolate chip cookies take the beloved classic to new heights with the nutty, caramelized depth that only brown butter can provide.

A finishing touch of flaky sea salt elevates each bite, creating the perfect balance of sweet and salty that will have you reaching for just one more.

For complete recipe and instructions, scan this QR code:



### GATHERING RECIPES!

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



## What's Coming

### SEPTEMBER

**Signature Visa 5% Cash Back on Grocery**

Offer ends September 30

### OCTOBER

**Cybersecurity Awareness Month**

**Signature Visa 5% Cash Back on Retail**

October 1 – December 31

**Kuhio Ford and Mazda Auto Sale** – October 1 – 31

**International Credit Union Day** – October 16

(Open House 9am – 12pm)

### HOLIDAY CLOSURES

**October 13** – Discoverers' Day/Indigenous Peoples' Day

<sup>1</sup>Limited-time offer: 5% Cash Back on Retail purchases from October 1, 2025 to December 31, 2025. 5% Cash Back categories will rotate quarterly. Merchant classification may affect eligibility. New Signature Visa® Credit Card applicants who spend \$2,500 within the first 90 days of account opening can receive a \$250 Bonus Cash Back Reward, provided they have not been the primary cardholder of a Gather FCU Signature Visa Credit Card within the last three months. Signature Visa® Cash Back Rewards are paid out annually in December. Signature Visa rates range from 13.50% - 18.00% APR. APR = Annual Percentage Rate. For more information, speak to a Loan Representative or visit [www.gatherfcu.org/signature](https://www.gatherfcu.org/signature). Offer valid from October 1, 2025, through December 31, 2025.

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