



Gather & Grow

What's New

Your Credit Score – Why It Matters

Your credit score impacts major decisions and plays a crucial role in your financial health. Whether you're buying your first house, applying for a car loan, or trying to secure a lower interest rate, a strong credit score can open doors and save you money. A high score unlocks better loan terms and faster approvals for big financial moves. It can also affect insurance rates and even job prospects in some cases.

What Is a Credit Score?

A credit score is a number that shows how good you are at borrowing and repaying money. It's based on factors like payment history, credit age, credit usage, and types of credit used. Scores typically range from 300 (poor) to 850 (excellent).

How to Build and Maintain a Strong Credit Score

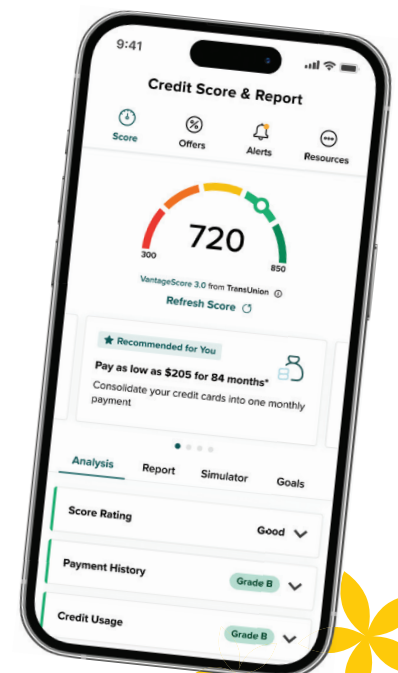
- **Consistently Pay Bills on Time** – Payment history is the most significant factor in your score.
- **Keep Credit Usage Low** – Try to use less than 30% of your available credit.
- **Avoid Opening Multiple Accounts at Once** – This could adversely affect your score temporarily.
- **Monitor Your Credit Report** – Check for errors and dispute any inaccuracies.
- **Maintain Old Accounts** – A longer credit history benefits your score.

Building good credit takes time, but smart financial habits will set you up for long-term success!

Credit Score & Report Powered by SavvyMoney

With Credit Score & Report through Gather's online and mobile app, you can easily track and improve your score. You can monitor changes, understand factors affecting your credit, and get personalized tips for improvement.

For more information, visit gatherfcu.org/credit-score-and-report



Ascent Student Loans: Funding Your Future

Ready for life's next step? Whether you're heading to college or starting a career, Gather FCU has you covered. Our partner, Ascent, offers flexible student loans year-round to help you plan ahead.

Get started today at gatherfcu.org/services/ascent-funding



Recipe Corner

Ty's Baby Back Ribs by Tyrone Holmes

Succulent and fall-off-the-bone tender, these baby back ribs are smothered in a sweet and tangy sauce that will have your guests licking their fingers clean.

Ty's secret blend of spices and slow-cooking method transforms ordinary ribs into an extraordinary feast that promises to be the highlight of your next gathering.

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

JUNE

Aloha Kia Kauai Auto Sale

June 1 – 30, 2025 – 1% loan rate discount

JULY

Kuhio Auto Group Auto Sale

July 1 – 31, 2025 – 1% loan rate discount

HOLIDAY CLOSURES

May 26 – Memorial Day

June 19 – Juneteenth

July 4 – Independence Day