

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION



JANUARY 2016

KCFCU Plus AutoSMART = One Brilliant Combination

Shop for your next car from the comfort of your home with AutoSMART! This brilliant service lets you track down your next car without the hassles of driving all over town. These local dealers participate in AutoSMART: **Kauai Toyota, King Auto Center, Kuhio Auto Group, Ohana Motors and Kuhio Ford.**

Get pre-approved at KCFCU, then go to www.cudlautosmart.com to locate your new or used car and see how much your trade-in is worth! Apply for your loan online at www.kcfcu.org.



Help Save Trees...View this Newsletter Online

To save paper and trees, KCFCU will soon limit the number of newsletters we print and mail each quarter. Starting with this edition, we will only mail one newsletter per household.

You can view current and past editions of Membership Matters on our Website at www.kcfcu.org. If you receive eStatements, you will continue to get your newsletters with your eStatements.



Start 2016 with a BANG!

KCFCU and King Auto Center Sale, January 1-31

You've got 31 days to shop for a new or used vehicle at the King Auto Center Sale. With KCFCU's special low rates and King Auto Center's discounted pricing, you'll get:

- 1% rate discount, with rates as low as 1.99% APR*
- \$50 Gas Card when your loan is funded
- FREE oil changes for TWO years
- 10 FREE car washes
- KCFCU at the dealership to assist you Friday-Sunday, January 22-24

Boom! Stop by your nearest KCFCU office or apply online at www.kcfcu.org.

*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 KCFCU's current auto loan rates will apply to all loans not eligible for the 1.99% APR. Rate is based on credit rating. Other rates and terms available. Offers only valid in January 2016.

Kasasa Is Catching on with KCFCU Members

KCFCU's Kasasa Checking Program is changing the way people think about checking accounts. These rewarding, free checking programs offer something for everyone:

Kasasa Cash

An amazing FREE checking account that pays you for banking with us.

- Earn **3.25%** APY* on balances up to \$10,000, if qualifications are met
- Earn 0.02% APY* on all balances, if qualifications are not met

Kasasa Cash Back

A FREE checking account with real cash-back rewards.

- Earn **5%** cash back with every debit card purchase
- Earn up to \$20 cash back every month!

Kasasa Tunes

Checking accounts don't come any cooler than this!

- Earn refunds from iTunes® and Amazon.com®
- Receive a \$25 credit towards iTunes and Amazon at sign-up!



To qualify, make 10 debit card transactions per month, have at least one automatic payment (ACH) or Bill Pay transaction post and settle (for Cash and Cash Back accounts only), and be enrolled in eStatements. For full details about Kasasa, visit www.kcfcu.org. Open your Kasasa account at any KCFCU office today.

* APY = Annual Percentage Yield. If qualifications are met each monthly qualification cycle: Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 (\$4.99 per single transaction) and credited to account on the last day of monthly statement cycle; ATM receipt must be presented for reimbursement of an individual ATM fee of \$5 or higher. Kasasa, Kasasa Cash, Kasasa Cash Back and Kasasa Tunes are trademarks of BancVue, Ltd., registered in the U.S.A.



People Helping People: It's a Long Tradition of Putting People Before Profits

by Mel Chiba, CEO

I hope you all had a joyful and healthy holiday season and are looking forward to another great year. Happy New Year!

This past year was very rewarding for KCFCU—serving the financial needs of members, families and businesses on Kauai and Niihau, adding new services, and giving back to our members and community.

KCFCU's annual charity golf tournament was a big success. Thanks to all the golfers, volunteers and sponsors, we raised \$50,000 to benefit the Wilcox Memorial Hospital's Pediatric Services and the Kapiolani Medical Center for Women & Children. We supported successful fundraisers for Big Brothers/Big Sisters of Kauai, the Kauai Independent Food Bank and we again supported the American Cancer Society's Relay for Life event. KCFCU is an example of the credit union philosophy of "people helping people." I would also like to thank the KCFCU staff for volunteering their time to make our community service projects successful.

Providing financial solutions that enable you and your family to live better and achieve your goals and dreams is the main

reason KCFCU exists. With that in mind, we continued to add greater value and benefits to our service offerings. Our Kasasa Checking Accounts allow you to choose benefits and incentives based on your unique preferences. Whether you prefer cash back, higher dividends, credits for free music downloads or refunds on Amazon.com, there's a Kasasa Checking option for you. Plus, all Kasasa Checking plans provide refunds on ATM surcharges.

KCFCU was proud to add new and improved features to our online Bill Payer service, including the convenience of Mobile Check Deposits, in 2015. In 2016, we're developing more service improvements to help you save time and money on your everyday banking needs. Stay tuned for details!

Make plans to join us for our 62nd Annual Meeting and Luau on Saturday, March 12, 2016. Tickets will go on sale at all KCFCU branch locations beginning Tuesday, January 19th.

On behalf of the staff and volunteer officials at KCFCU, I thank you for your ongoing support and loyalty to your credit union. Let's make 2016 another great year!



Tickets for Annual Meeting & Luau Go on Sale January 19th

Plan to join us for great food, lucky number prizes, entertainment and aloha at KCFCU's 62nd Annual Meeting and Luau! This year's meeting and luau will take place Saturday, March 12th in Lihue at the Kauai War Memorial Convention Hall.

Tickets go on sale at all KCFCU offices on Tuesday, January 19th and will sell out fast. Get yours early while supplies last! Ticket prices are \$9 for adults and \$6 for children 11 years or younger. We look forward to seeing you!

How to Pay LESS for Wireless? Sprint Has Member Discounts

Paying MORE than you want to for your Wireless plan? You're eligible for money-saving discounts from Sprint, exclusively for credit union members. Here are three ways to save:

- 10% off select personal plans*
- 15% off select business plans*
- Fees waived on new activations

In addition, check out the family plans from Sprint, which include unlimited talk and text, plus lots of data for your family to share. Call (877) 728-3428 or visit www.lovemycreditunion.org for more details.

**Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount is not available on secondary lines for Family and Business Share plans. All rights reserved.*



KCFCU Behind the Scenes:

Members Meet “Kasasa”!

The KCFCU staff is always working behind the scenes to improve your overall banking experience with us and bring more fun and adventure to your life!

To share the unique benefits of our Kasasa Checking Accounts, we opened our Kapaa office on Saturday, October 24th for a special Kasasa on Kauai Party. Members who came out to learn about our Kasasa Checking Accounts got more than they bargained for! They got up to a 1.5% loan rate discount on personal or auto loans, and received a \$25 deposit when they opened a Kasasa Checking account on the day of the event! Everyone received free hot dogs, shaved ice, family fun and more!

Our Kasasa on Kauai Party was such a big hit with members and families, we plan to host these events at other KCFCU offices in 2016. In the meantime, you can explore all the unique benefits and options available through our exclusive Kasasa Checking plans on our Website. Or “Ask for Kasasa” next time you visit a KCFCU office.



Congrats to Shana Kuriki, Our Vegas Trip Winner!

Members had plenty of great reasons to attend our month-long Kuhio Ford auto sale in October, including a chance to win a trip for two to Las Vegas!

Congratulations to our lucky winner, Shana Kuriki. We hope your good luck follows you on your FREE trip to Las Vegas!



Help Us Protect You From Fraud

Fraud continues to be a serious threat to consumers in Hawaii and the U.S. Beware of suspicious email solicitations, phone calls and mailings that ask you to verify your I.D. or disclose financial account information. Never give out your personal information, unless you are sure you are dealing with a trusted institution or organization.

Make Sure We Have Your Correct Contact Information

To protect you against fraud, it's important that we have your current contact information on file, including your mobile number. You can update your contact information by logging on to *branch* Online.

Let Us Know Before You Take a Trip

Let us know if you are planning to travel outside of Hawaii to avoid interruptions in credit and debit card services. Transactions made far from home may trigger an alert about possible fraud and cause your transactions to be temporarily blocked.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect for no withholding. You may change your withholding election at any time prior to your receipt of a payment.

To change your withholding, please contact us. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules, if your withholding and estimated tax payments are insufficient.

Make an IRA Contribution for 2015 by April 15, 2016

There's still time to make an IRA contribution for 2015. You have until April 15, 2016, to make a Traditional IRA contribution and have it count toward your 2015 tax year.

Get an Early Start on Your Taxes with *branch* Online!

A great feature of *branch* Online is that your tax forms are right at your fingertips after the first of the year. There's no need to wait for the forms to come in the mail. Take advantage of *branch* Online to get a head start on preparing your tax return.





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4493 Pahe'e Street
P.O. Box 1447 • 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
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Fax 808.822.0771

Call Center 808.245.6791

Website www.kcfcu.org

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of October 31, 2015

Total Assets: \$416,392,941

Total Shares: \$373,997,033

Total Loans: \$213,751,214

Members: 32,641

Holidays

Martin Luther King, Jr. Day
Monday, January 18

Presidents' Day
Monday, February 15

Prince Kuhio Day
Friday, March 25 (observed)

Good Friday
Friday, March 25

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 Kauai Community Federal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See KCFCU's Truth-in-Savings booklet for important account restrictions and conditions.

Apply from Your Lanai...We've Streamlined the Online Loan Application Process!

Save time by applying for your next loan ONLINE. With our improved online application and approval process, you can:

- Apply from your computer, mobile phone or tablet
- Get a decision on your loan request within seconds
- Sign your loan documents electronically

If you're thinking about a loan, save time by applying online at www.kcfcu.org.

Mobile Check Deposits Are a Snap! Follow the Simple Steps Below

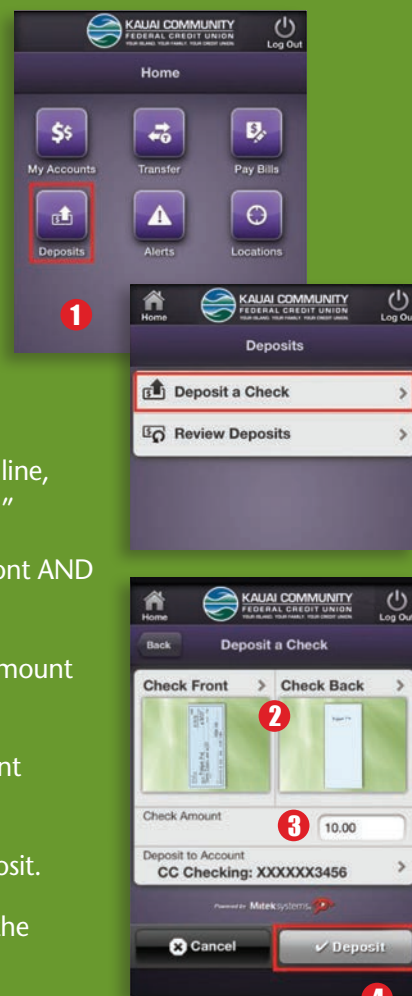
Members who use their smartphones to make Mobile Check Deposits are amazed by how much time it saves. Download our FREE KCFCU eMobile App from your device's App Store.

Once you've downloaded the App, call (808) 245-6791 to activate the mobile deposit feature, so you can start making mobile deposits in a SNAP!

Follow these simple steps to deposit checks into your KCFCU account:

- 1 Open the App and select the Deposits icon.
- 2 On the back of the check above the signature line, print the words "Mobile Deposit Only KCFCU."
- 3 Endorse the check and take a picture of the front AND back of the check.
- 4 Enter the amount of the check in the Check Amount window.
- 5 Choose the KCFCU checking or savings account where you want the deposit to go.
- 6 Tap the Deposit button to complete your deposit.
- 7 Write "Mobile Check Deposit KCFCU" above the payee line of the check.

For more information, visit kcfcu.org/mcd.



Apply for a \$1,000 College Scholarship

Each year, KCFCU awards up to five \$1,000 scholarships to qualifying high school seniors who are attending college in the fall. A thousand dollars could really help!

To apply, visit www.kcfcu.org to download the *Your Choice* Scholarship application. Applications are also available at all KCFCU offices. Deadline for applications must be postmarked and submitted by Friday, February 26th.