



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Are You Covered?

Debt Protection

Protecting you and your family from the unexpected is why we offer payment protection on all Gather FCU personal loans. For a small added cost, you can rest easy knowing your loan payments are covered for many unexpected life events, such as illness or hospitalization, family medical leave, job loss, disability and more.

Not only is having payment protection a smart move, Gather also makes it easy to file a claim. In 2020 alone, we paid out claims for involuntary unemployment totaling over \$500,000, and disability claims of over \$100,000.

Not sure if your loan has debt protection? Call Gather FCU's Loan Department at **808.246.1277**. We can help you add debt protection to your loan at any time. Now, more than ever, debt protection on your loan is something you may want to consider.

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Payment protection products include debt protection products available through the credit union and MEMBER'S CHOICE® credit life and credit disability insurance underwritten by CMFG Life Insurance Company.

In 2020, we paid out claims for involuntary unemployment totaling over \$500,000 and disability claims of over \$100,000.



CEO MESSAGE

Shared Past, Strong Future

Continuing Our Commitment to Each Other

We know when we Gather, we grow, we stay strong and we lift each other up. We are coming off a year that will be remembered for its unprecedented challenges, only to enter one where uncertainty still lingers. But, we are resilient as a community. I have faith that we will get to the end of the pandemic stronger than we were before.

Despite the challenges of the past year, we've worked together to keep our employees and members safe, while continuing to be open for business. If you wish to minimize contact with others, we offer a variety of self-service remote options. You can also make deposits directly into your account using our mobile banking app or an ATM at one of our offices.

In 2020, our Assets and Member Savings grew by more than \$90 million. Net income for the year amounted to \$3.6 million. Gather Federal Credit Union ended the year at \$636 million in Assets and is financially stable and sound. That growth is a testament to you—your loyalty builds the strength of our credit union and our bond as a community.

We always enjoy interacting with our members and want to thank everyone who attended our 67th Annual Membership Meeting in person and via Zoom.

As the challenges of the pandemic continue, we encourage all members to turn to your community credit union for help. Don't hesitate to reach out for financial advice. We stand ready to serve you as we navigate our future together.

On behalf of the entire Gather family, I thank you for your continued trust and membership.

– Tess Shimabukuro, CEO

MEMBER ALERT

Tax Time Brings New Scam Threats

Tax season is a prime time for scammers posing as the IRS via fraudulent email, phone or text messages.

If you receive an email stating it's from the IRS, be suspicious. The IRS does NOT initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information. And they will never request your PIN numbers, passwords or information for credit cards, credit unions or other financial accounts.

If you receive a suspicious email claiming to be from the IRS, don't reply, don't open any attachments and don't click on any links. Forward any suspicious emails to the IRS at phishing@irs.gov.

EVENTS

01 Gather Helps Fundraise for Kauai's Relay for Life

Visit any Gather FCU office during the month of April—and together we can support the American Cancer Society by making a donation.

When you donate, you are helping provide funds for services to those who have been touched by cancer. Your donation goes toward helping to find a cure for cancer, and to support patients and caregivers through every step of their cancer journey.

When you drop by and make a \$20 donation or more, you can choose a selected Gather logo item—while supplies last!





MEMBER FEATURES

CardControl on the Gather Mobile App

Later this month, users of Gather FCU's mobile app now have more ways than ever to manage and track how your debit cards are used. With Gather's new companion app called **CardControl**, available through mobile banking, you can now receive notifications whenever your card is being used and more!

- **Turn Your Card On or Off** – Freeze your card, if you lose or misplace it. Reactivate it, when you find it.
- **Purchase Notifications** – Get alerts delivered directly to your mobile device, whenever a purchase is made.

Easy Set-Up: Download CardControl from your app store and look for the CardControl tab under the menu options in mobile banking. For more info or help, call us at **808.245.6791**.



AUTO SALE

Upgrade for the Long Haul

Ohana Motors Auto Sale

Gather FCU and Ohana Motors team up every year to offer special discounts—just for Gather members. If you're looking for a new ride, stop by Ohana Motors during the month of April and take advantage of:

- Special member-exclusive pricing on all used vehicles on the lot
- Loan discounts up to 1% off current used auto rates
- Finance rates as low as **1.99% APR***
- **\$50 Costco Gift Card** upon loan funding

Need Auto Insurance? Gather FCU members may qualify for group discount insurance through Atlas Insurance. This includes options for multiple discounts and benefits—just for members. You can learn more by contacting Darnell Aquino in Gather's Kukui Grove West office on Pahe'e Street. You can call Darnell at **808.246.1235**.

**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. Rate is based on credit rating. Other rates and terms available. Offers only valid through April 30, 2021.*

MEMBER ACCESS

We're Here for You

Being local and available to our members are two of Gather FCU's greatest benefits. There are lots of ways to access your account or get in touch with us for all your banking needs.

You can call or text us at **808.245.6791** during business hours and we'll get right back to you. Or email us at **info@gatherfcu.org** or contact us through Gather's Facebook or Instagram.

For remote banking, you can access your accounts 24/7 with Gather's online and mobile banking apps, or by calling our automated member accessline at **808.245.6854**.

We have six locations—Kukui Grove West, Lihue, Kōloa, Kapa'a, 'Ele'ele and Waimea—all with business hours designed for your convenience.



CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

EMAIL
info@gatherfcu.org

WEBSITE
www.gatherfcu.org

KUKUI GROVE WEST

4493 Pahe'e Street • Līhu'e, HI 96766
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

MONDAY, MAY 31
Memorial Day

MONDAY, JULY 5
Independence Day (observed)

**AS OF 2021, WE ARE OPEN
ON STATE HOLIDAYS.**

GATHER FCU SCOREBOARD

As of January 31, 2021

Total Assets:	\$ 641,898,460
Total Shares:	\$ 575,275,922
Total Loans:	\$ 291,204,884
Members:	36,127



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

Gather Grows in the Community

Helping Our Neighbors and Members

Keeping active on our island home is one important way Gather FCU stays connected to our community. When we have the chance to give back, we take it. From lending a helping hand to keeping members up-to-date on the latest and greatest Gather FCU news, here's what we've been up to.

Gather FCU co-sponsored a food distribution event for our Kupuna and recently furloughed Marriott employees. Together, we distributed food items donated by our local food bank and 500 hot prepared meals to our neighbors in need.



Mahalo to all who attended our 67th Annual Membership Meeting. The meeting was streamed via Zoom, with a small number of members attending in person at Gather's Kukui Grove Branch. Fingers crossed that by next year's meeting, we'll be able to see more of you in person, so we can be together, enjoying great food and great company.

Welcome to Our Newest Board Member

The Gather FCU's Board of Directors welcomed a new member, Realtor Ashley Carvalho. As the youngest member of the board, Ms. Carvalho will provide a younger perspective on how our credit union can best meet the financial needs of all members. In addition, her experience and knowledge in real estate matters will prove invaluable to the board. Welcome to the Gather family, Ashley.



Ashley Carvalho
Board of Directors'
Member