

# Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

## Easy Ways to Pay for the Holidays... Visa Platinum and Holiday Loans

Ready or not...here come the holidays! Before you know it, you'll be making holiday shopping lists and finalizing travel plans with family members. At KCFCU, you've got a few handy financial tools at your fingertips to help you plan and manage your holiday expenses.

### Wrap It in Platinum

The Visa® Platinum Card from KCFCU is a shopper's best friend. It's way safer than carrying large amounts of cash. Our Visa Platinum offers a really low rate and it packs plenty of purchasing power and benefits:

- A low rate of 9.99% APR\*
- Credit lines up to \$25,000
- Rewards points for every \$1 spent—redeem points for iPads®, Kindles, travel and much more!

### Special Holiday Loans and Affordable Personal Loans

If you don't have a stocking full of cash this year, KCFCU is offering a special Holiday Loan. Borrow up to \$5,000 at a rate as low as 2.99% APR\* for a 12-month term. Or, borrow up to \$15,000 with rates as low as 7.00% APR\*, up to seven years.

Apply today to be ready for the holidays! It's quick and simple to apply online at [www.kcfcu.org](http://www.kcfcu.org) or stop by your nearest KCFCU office.

\*APR = Annual Percentage Rate. Stated Holiday Loan rate is for a 12-month term. Other rates and terms are also available. Payments on a \$2,000 Holiday Loan for 12 months at 2.99% APR = \$169.37 per month.



OCTOBER 2013

## Start Building Your 2014 Shopping Budget with a Christmas Club



On October 1, 2013, members with Christmas Club accounts will receive a great gift—the funds they saved systematically with automatic deposits throughout the year. Talk about carefree holiday shopping!

Don't let another year go by without opening a KCFCU Christmas Club account. Stop by the credit union to set up your account today!



 **KAUAI COMMUNITY**  
FEDERAL CREDIT UNION  
YOUR ISLAND. YOUR FAMILY. YOUR CREDIT UNION.

## Giving Just Got Easier with Our New Visa Gift Cards!

For the holidays, birthdays, graduations, weddings and celebrations, a Visa Gift Card from KCFCU is the perfect gift.

### Good Things Come in Small Packages!

Unlike gift certificates from a specific store, Visa Gift Cards are accepted by millions of merchants worldwide—so your loved ones and friends can buy what they want, where they want. They can even shop online!

Choose from several festive card designs, determine the dollar value of the gift card and pay a small \$3 fee per card. Make a list, check it twice and stop by KCFCU today to pick up your Visa Gift Card.



# Credit Unions Unite for Good...We're Proud of the Good We Do for Kauai

by Mel Chiba, CEO

In addition to serving as your community credit union, KCFCU is part of the International Credit Union community. We're proud to be part of a global movement dedicated to improving the lives of individuals, families and businesses with affordable financial products and services.

## Open House Tuesday, 10/15 to Celebrate International Credit Union Day

"Unite for Good"—this simple message reflects the philosophy of "people helping people," which inspires the services KCFCU provides to you, your family and our community every day.

Please join us on Tuesday, October 15th from 9:00 a.m. to noon for a casual open house at all KCFCU offices. We'll celebrate ICU day together with complimentary refreshments. Bring your friends

and relatives—it's a perfect time for them to learn about the valuable benefits of KCFCU membership—and they can join too!

## 14th Annual Golf Tournament Was a Big Hit

Once again, our annual golf tournament was a big hit—raising a record-breaking \$40,000 to benefit the Wilcox Health Foundation for Pediatric Services via the Kapiolani Children's Miracle Network. Mahalo to all the golfers, sponsors, staff and volunteers who came together to create our most successful event in the tournament's 14-year history!

## Use Credit Wisely This Holiday Season

With the holidays coming up, don't forget about the many ways in which KCFCU can help you with your

shopping and travel expenses. Our Visa Cards offer some of the best rates around. Your credit union also offers convenient holiday and personal loans with payment terms to fit your budget.

## A Little Planning Goes a Long Way

Now is a great time to open a Christmas Club savings account. It's an easy way to save a little each month for next year's holidays. Count on KCFCU for your saving and borrowing needs during the holidays and all year 'round.

*Thank you for your membership, and have a wonderful and safe holiday season and a Happy New Year!*

## Our Drive to Serve You Better: Every KCFCU Auto Loan Comes with Complimentary Benefits!

KCFCU now offers complimentary benefits on all new and used auto loans. These complimentary benefits will empower you to finance and drive your car with more peace of mind.

**Vehicle Return Protection.** If unforeseen circumstances cause you to lose your income within six months of your vehicle purchase, you can return the car and walk away with no further obligation. Eligible circumstances include:

- Involuntary unemployment (loss of job)
- Self-employed personal bankruptcy
- Physical disability
- Loss of driver's license due to physical impairment

**Paintless Dent Protection.** Preserve that showroom sparkle with coverage of minor door dings and dents on damages that are no larger than four inches in diameter.

**Tire and Wheel Protection.** Replace or repair tires or wheels due to damage caused by road hazards. Coverage includes 24-hour roadside assistance, towing, tire changes, lockout assistance and much more.

**Limited Powertrain Protection.** Should your engine or transmission need costly repairs, these repairs may be covered.

For full details on these complimentary benefits, call or stop by KCFCU and speak to one of our Loan Counselors today.



## Behind the Scenes at KCFCU

# Supporting Charities, Promoting Education

## 14th Annual Charity Golf Tournament

KCFCU's staff and volunteer officials take pride in working behind the scenes to support community events and local non-profits to make life better for the people of Kauai. Our 14th annual charity golf tournament is one of our favorite events—for a great cause!

This year's tournament on September 7, 2013 at the Puakea Golf Course, raised a record-breaking \$40,000 for the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network. A big MAHALO to the sponsors, donors, players and volunteers who made the event our most successful in the tournament's 14-year history! This event would not have been possible without the huge support provided by our tournament sponsors: **Platinum:** Advantage Insurance Services, Inc., Bank of Hawaii, CO-OP Financial Services, CU Direct Corporation, Inpac Wealth Solutions, KONG Radio Group, Ohana Motors **Gold Plus:** CUNA Mutual Group, First Empire Securities, Gateway Services Group & Allied Solutions, Kauai Credit Adjusters, Ltd., The Garden Island **Gold:** Diebold, Inc., Edward Enterprises, Inc., FM 97 Radio, Group 70 International, Realtor Jodi Elizabeth Matsumoto, Kauai Toyota, Layton Construction Company, Multi-Bank Securities, Inc., ServiceMaster By Kleidosty **Silver:** America First Credit Union, Atlas Insurance Agency, EMSS, Inc., Hawaii USA Federal Credit Union, Ibaan Rentals, Kauai Rainbow Paint, Inc., Up To Date Cleaners **Specialty Holes:** King Auto Center, Kuhio Auto Group.



Grand Prize Team Winners  
Lance Nakata, Ali Shigematsu  
and Eric Okada.



KCFCU's President/CEO Mel Chiba presents a check to Jaeda Elvenia and Kent Kikuchi of Wilcox Memorial Hospital. Far left, Stan Hollen, CO-OP Financial Services CEO and its philanthropic Miracle Match program surprised us with an additional \$10,000, increasing the overall contribution to \$40,000.

## Cash Giveaways: Fun Ways to Give Back to KCFCU Members

In addition to giving back to our community, the KCFCU staff works hard to come up with fun and creative ways to promote new services and reward our members. To raise awareness about the new ATM at our Lihue office on Hardy Street, we gave members a chance to win up to \$200 every week in August—just for making a deposit or withdrawal using the new ATM.

In addition, members could also win \$25, just for using the Lihue office for their credit union transactions! Five lucky winners were selected each week throughout the month. Congrats to our cash winners!

Whether you live in Lihue or are just passing through, you can make convenient deposits and cash withdrawals—day or night—at this new ATM at our Lihue office. The Lihue office is open from 7:30 am to 3:45 pm on Mondays and Tuesdays, and from 9:00 am to 5:00 pm Wednesday through Friday. For the office hours of all KCFCU offices, visit [www.kcfcu.org](http://www.kcfcu.org).



Thank you, Ron Wiley! Ron was the first person to use our ATM.

## Become a Checkbook Balancing Wizard at This FREE Seminar

Wednesday, October 23rd,  
6:00-7:30 pm at the Kukui  
Grove West Office

Whether you or a young adult in your household need to learn valuable money skills—this FREE seminar will do the trick. The seminar is open to all ages. Topics include:

- How to properly write a check
- How ATM and debit cards work with your checking account
- How to balance and reconcile your checking account
- Monthly budgeting, account management and more!

Reserve your spot today. Seating is limited and will be filled on a first-come, first-served basis. Contact Taylor Shigemoto at 246-1262 or via email at [tshigemoto@kcfcu.org](mailto:tshigemoto@kcfcu.org) for reservation.

## Keep Your Accounts Active and Contact Information Current

It's very important to keep your KCFCU deposit accounts in active status and to ensure we have your current information. Here's why:

Accounts that show no activity for one year are considered "inactive," and will be assessed a \$5 fee, if not activated in the following quarter. An account that is "inactive" for multiple years may result in the funds being turned over to the State.

If you receive a KCFCU Inactive Account Notice, be sure to respond in writing as soon as possible or stop by the credit union to activate it.



### Kukui Grove West Office

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

985 Kipuni Way • Kapaa HI 96746  
Fax 808.822.0771

**Call Center** 808.245.6791

**Website** [www.kcfcu.org](http://www.kcfcu.org)

**e-Mail** [info@kcfcu.org](mailto:info@kcfcu.org)

## KCFCU Scoreboard

### As of July 31, 2013

Total Assets: \$350,482,620  
Total Shares: \$316,018,516  
Total Loans: \$167,758,914  
Members: 31,979

## Holidays

### Veterans Day

Monday, November 11

### Thanksgiving

Thursday, November 28

### Christmas

Wednesday, December 25

### New Year's Day

Wednesday, January 1

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.*



## Updates and Tips About International Wire Transfers

If you plan to wire funds internationally, please note the following change: Regulations now requires KCFCU (and all other financial institutions) to have you sign a fee disclosure prior to sending an international wire transfer. Please understand that with this new change, it will take a little longer in processing your wire transfer. For information, please call the credit union and ask to speak to a Financial Services Representative.

## Our Newest Business Partners Extend CU Benefits to Employees

KCFCU's Business Partners program is one of the best values for Kauai businesses looking to improve their employee benefits packages. This program makes high-quality, low-cost financial products and services available to employees—at no extra cost to the business owner!

KCFCU is pleased to welcome the following new companies to our Business Partners Program:

- Blue Knight Services Hawaii
- The Cliffs at Princeville
- JJ's Broiler
- Kauai Sands Hotel
- Puakea Golf Course & Ho'okipa Café
- Pyramid Insurance Centre, Ltd.

Could you and your employees benefit from our Business Partners program? For more information, contact Taylor Shigemoto at (808) 246-1262.

## Preventing ID Theft and Fraud Is Everybody's Job!

At KCFCU, safeguarding your accounts and sensitive personal information is a top priority. In addition to providing the latest security measures for online banking and other electronic services, we provide an extensive resource on our Website to educate you on the latest tips for preventing identity theft and fraud.

According to the Federal Trade Commission, the nation's top consumer protection agency, three of the key tasks you can do to protect yourself are:

- Deter identity thieves by safeguarding your information
- Detect suspicious activity by routinely monitoring your financial accounts and billing statements
- Defend against ID theft as soon as you suspect a problem

Get more details on how you can "Deter, Detect and Defend" against identity theft at [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft).

