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Waimea Office
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Eleele Office
Eleele Shopping Center
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Fax 808.335.0234

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985 Kipuni Way • Kapaa HI 96746
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Call Center 808.245.6791

Website www.kcfcu.org

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of October 31, 2013

Total Assets: \$354,973,353
Total Shares: \$319,522,674
Total Loans: \$174,325,401
Members: 32,012

Holidays

Martin Luther King Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17

Prince Kuhio Day
Wednesday, March 26

Good Friday
Friday, April 18

This credit union is federally insured by the National Credit Union Administration.



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.

Ebranch Online Banking Is Better!

The ability to safely manage your money online 24/7 makes **ebranch** one of our most convenient services. Recent upgrades have given **ebranch** a new look and made the service more efficient and secure. And it's FREE!

Customize Your Home Page

By the end of January, you will be able to set up your own **ebranch** online banking page with different settings. Design it to show select accounts, account history or balances, set up your own message alerts, statement downloads and more.

New Security Features

If you haven't logged into **ebranch** since the upgrade on 10/28/13, you'll notice

new security features. You will need to change your account number to a Username and answer a few security questions to create an extra layer of fraud protection. Need help? Call us or stop by any KCFCU office.



Trim Cell Phone Bills with SPRINT!



KCFCU members can save in a variety of ways with Sprint's Credit Union Member Discounts:

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

For details on these discounts as well as new Sprint family plans, call (877) 728-3428 or visit www.lovemycrreditunion.org.

*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.

Membership Benefits for Primary and Joint Account Owners

In response to recent questions regarding the benefits of primary ownership vs. joint ownership, we wanted to explain the differences.

A primary member is the account owner whose name is listed first on an account and has met the initial deposit requirement of \$5 (par value). Primary members are entitled to all of the services KCFCU offers.

A joint owner is a person(s) listed after the primary member on a designated share or loan account. Joint owners have the right to deposit or withdraw money from a designated share account. Unless stated otherwise, joint owners are not eligible for other products and services. A joint owner may not be removed from a jointly owned share or loan account without his or her written consent.

If you're a joint owner, it's easy to gain all the benefits and advantages of a primary member. Simply open your own primary savings account with an initial deposit of \$5 or more and you'll be eligible for all of KCFCU's financial benefits.

CELEBRATING 60 Years of Service

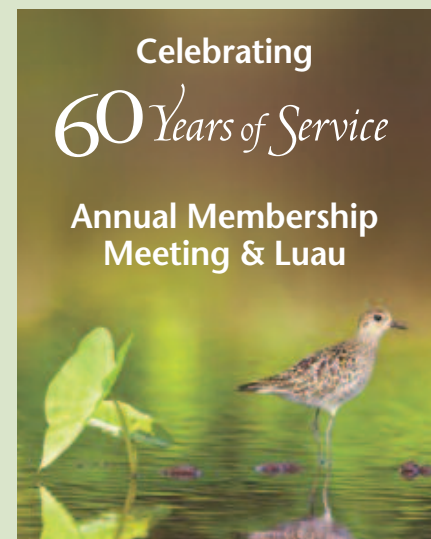
JANUARY 2014

Join Us at Our Annual Meeting & Luau Saturday, March 8th

Buy Your Tickets!

Tickets for our 60th Anniversary Membership Meeting & Luau will go on sale January 21st at all KCFCU offices. We expect the event will sell out fast! Prices are \$9 for adults and \$6 for children 11 and under.

Join us for ono luau food, special entertainment, prizes and giveaways as we celebrate our 60th year of serving the families of Kauai. During the business portion of the event, we will confirm the election of volunteer Board and Credit Committee members. We look forward to seeing you!



Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

Thank You

for Making KCFCU an Important Part of Our Island Community for the Past 60 Years!



Help Us List the "60 Best Reasons to Be a KCFCU Member" and You Could Win \$60

We want to create a list of the 60 best reasons to be a member of KCFCU, but we need your help. Use the form below to tell us your best or most creative reason for being a KCFCU member. Send it to us by mail or email, OR post your reason on our Facebook page.

If we select your "Best Reason" for being a member of KCFCU, we'll deposit \$60 into your KCFCU Share Account.

My Best Reason for Being a KCFCU Member Is...

Name _____

Address _____

City _____ State _____ Zip _____

Email Address _____

Mail this form to KCFCU Marketing Department, 4493 Pahe'e Street, Lihue HI 96766 or drop it off any KCFCU office. You can also email your BEST REASON to us at info@kcfcu.org or post it on our Facebook page.



Let's Make Our 60th Anniversary a Rewarding and Memorable New Year

by Mel Chiba, CEO

At KCFCU, we believe in celebrating life's milestones...such as our 60th year of providing financial services to the families and businesses of Kauai. This is an historical achievement and we plan to celebrate throughout the year, with a variety of special service offerings and events.

In 1954, a group of ten pineapple farmers pooled their savings to establish your credit union. KCFCU has grown to be Kauai's largest credit union. Our assets surpass \$350 million and we serve over 32,000 members on Kauai and Niihau. With full-service offices in Lihue, Kukui Grove, Kapaa, Waimea and Eleele, our goal is to provide the best financial products, services and benefits to every member. We've come so far and we strive to improve year after year to better serve you.

New Services Will Make Your Life Easier

By the end of January, **ebranch** online banking will have a new look and simplified navigation system to save you time and

make online banking safer and easier. Later this year, we'll introduce a new Mobile Banking App—to manage your accounts and make check deposits using your smartphone.

Special car sales, 60th anniversary promotional rates, a new Checking Account with rewards, and a variety of anniversary events and giveaways are coming your way in 2014. We're looking forward to making YOU a big part of our 60th Anniversary Celebration.

We Wouldn't Be Here Without You!

Every one of you is an important part of our credit union family, because without YOU, we would not be the strong, member-owned financial cooperative we are today. On behalf of KCFCU's staff and volunteer officials, I want to wish you a happy New Year and thank you for your membership, loyalty and support—whether you've been with us for one year or all 60! It is our privilege to serve you today and for many years to come.

Behind the Scenes at KCFCU Congrats to Tommee Giltner

We're happy to announce Tommee Giltner (pictured with Justin Ganaden, VP of Loans) as the winner of our "Deck Your Summer with Fun" HELOC & Visa Campaign. She won an all-expenses paid, five-day Vegas Getaway for two!



Get an Auto Loan That's Behind You 100%!

Need to finance 100% of your next new or used car? Or are you looking for a loan with extended terms and low monthly payments? KCFCU offers a full line-up of auto shopping services and options to make your next vehicle purchase more convenient and secure.



Start Your Search at AutoSMART

AutoSMART is an easy, hassle-free way to buy a new car or truck. Get your auto loan pre-approved at KCFCU at www.kfcu.org. Then click on KCFCU's Auto Buying Guide. AutoSMART will find your new car and let you know the value of your trade-in.

\$1,000 Student Scholarships: Apply by February 28th

KCFCU is an advocate for youth education and financial literacy. Each year we award up to five \$1,000 scholarships to high school seniors who will attend college in the fall.

Visit www.kfcu.org and download your application. Applications must be submitted or postmarked by 2/28/14.

KCFCU Makes It Simple to SAVE

Getting into a regular savings routine is vital to your financial security today and tomorrow. Whatever your goals, KCFCU offers a savings account for you:

- Savings and Money Market Accounts
- Share Certificates with terms from three months to three years
- Individual Retirement Accounts (Traditional and Roth)
- Christmas Club Savings and more

Compare our rates at www.kfcu.org and open a savings account with direct deposit, payroll deduction or automatic transfers today!



Visit Ebranch for Your 2013 Tax Info NOW!

Want your tax information now? Log into **ebranch** and access your tax information for 2013 on the spot. Not an **ebranch** user? Call us and sign up today!

Make 2013 IRA Contribution by April 15th

You have until April 15, 2014 to make your Traditional IRA contribution and have it count toward your 2013 tax year. IRA contribution limit for 2013 is \$5,500 or \$6,500 for ages 55+.



IRA Withholding Notice (Form 2317)

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

To change your withholding, contact us for IRS Form 2317. 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.

King Auto Center Sale - Rates as Low as 1.60% APR!*

Find Your New Car During Our Month-Long Sale!

Start 2014 in the new vehicle you've always wanted. During January, we're teaming up with King Auto Center for a huge car sale with special incentives to celebrate KCFCU's 60th Anniversary. In addition to discount pricing, you will receive:

- 1.60% APR* for 60 months
- No payment for the first 60 days
- \$60 Gas Card when your KCFCU loan is funded

KCFCU Staff Onsite at King Auto Center

The sale runs through January, but we will have KCFCU staff on hand during these two days:

Saturday, January 18 from 9 am to 5 pm

Sunday, January 19 from 10 am to 4 pm

Get pre-approved before you shop at www.kfcu.org or call us at (808) 245-6791.

*APR = Annual Percentage Rate. \$20,000 loan at 1.60% APR for 60 months = \$347.07 per month. 1.60% APR assumes excellent borrower credit history and purchase of a new vehicle. Your actual APR may vary based on approved loan amount, credit history and model year of the vehicle being purchased. Other rates and terms available. Offers only good in January 2014.

