

Membership Matters

GATHER FEDERAL CREDIT UNION

JULY 2018

Free credit seminar: July 26, 2018 Kukui Grove West Office 6:00–7:30 pm

Learn about credit scores and why lenders, employers and property managers often check our credit profiles. Receive a free copy of your credit report to review during the seminar. Topics include:

- Why your credit score is so important to your financial health
- Factors that make up your score
- Tips on how to improve your score
- How collections or other derogatory items can hurt your credit score

For reservations, contact

Taylor Shigemoto at 246-1262 or **tshigemoto@gatherfcu.org**. Space is limited—reserve your spot now!

We're here to make life easier... just ask!

At Gather FCU, we're here to help make life easier for all of our members. If you have difficulty walking or other special needs that make it difficult for you to navigate your way into any of our offices, simply call ahead, or from the parking lot when you arrive, and one of our staff will be happy to come out to assist you.

Simple living. Simple banking.

Manage your money effortlessly from anywhere on Kauai

We care about you and your family. We're always thinking forward, offering services that simplify your life—so you have more free time to do what you love.

At Gather FCU, simple "island style" banking starts when you have FREE Checking and Mobile Banking with us. With our mobile app, you can deposit your checks, transfer funds, make loan payments, pay your bills and do much more anytime, anywhere, 24/7.

Simply download our Gather FCU Mobile app from your App Store and begin using Mobile Banking today. Visit our website at gatherfcu.org or call us and we'll get you started.



Gather for a great cause

Our 19th Annual Charity Golf Tournament save the date: September 8, 2018

Join us for a full day of fun for a great cause on September 8th at Puakea Golf Course for our 19th Annual Charity Golf Tournament. Proceeds benefit the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network.

Entry fee includes 18-hole green fees, lunch and a chance to win great prizes. Pick up a registration form at any Gather FCU office or download a form at gatherfcu.org/golf2018.





When we Gather together, we are stronger

By Tess Shimabukuro, President/CEO

Our hearts and helping hands go out to everyone affected by the recent floods in Koloa, Keapana, Anahola and on Kauai's North Shore. We're all in this island life together, so when a major disaster strikes one part of our community, it affects us all. Our thoughts and prayers are also with the families on the Big Island who have been displaced from their homes due to the volcanic activity.

Gather staff members have been out in our community assisting with the recovery efforts. It's going to take a huge amount of teamwork to restore the physical and emotional damage caused by the floods, but when we work together, we are capable of overcoming great challenges. We urge everyone who is able to support this recovery effort by volunteering or donating funds to reputable relief agencies.

If you or your relatives have suffered losses due to the massive flooding, we urge you to reach out to us at Gather FCU—by phone, email or in person—to explore ways in which we may assist you.

Gather awareness

As you know, we are in the early stages of the transition to your credit union's new brand identity. Rebranding is never easy, and

we respect our members who cared enough about their credit union to express opinions about our new name.

It is important to clarify that your credit union did not merge with another financial institution, nor were we bought out. We are the same caring and friendly people you've trusted to serve your financial needs for 64 years, and we're more dedicated than ever to making a better future for the people of Kauai.

Together, we can look toward the next era of financial services designed to make your ability to access and manage your money easy, secure and custom-made for you. We'll also add more forward-looking services later this year, including Apple Pay, which is a service that speeds up your check-out at the point of sale, allowing you to pay from an iPhone. Also, we are improving our phone service as members call in to the credit union. Instead of waiting on HOLD, members will be able to request a call-back from a Gather FCU representative with the press of a button.

When we gather, we are so much more than we could ever be individually. Thank you for your membership and loyalty.



For easy summer cruisin'

Shop at the Kuhio Auto Group Sale, July 1–31

Cruise the island in style. Shop the July Kuhio Auto Group Sale for discounted pricing and low-cost financing from Gather FCU!

- Rates as low as 1.99% APR* for a 60-month term
- Free \$50 Costco card for every loan funded

Win a trip for two to Las Vegas!**

Apply online at gatherfcu.org or at any Gather FCU office.

*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. Rate and amount financed are based on credit rating. Other rates and terms available. Offers only valid July 1-31, 2018. **No purchase necessary. Entries for drawing must sign up at the dealership during July 2018.

Loan payment text reminders



In August, Gather FCU members with personal or auto loans will receive a text message from us. This free service is provided as a courtesy reminder for loan payments and is NOT fraud. The text will be sent 10 days prior to your loan payment due date. You may Opt In to continue receiving the text reminders or Opt Out by replying 'Stop' via the text instructions. Or, you may call the credit union to Opt Out. The reminder is just another helpful way we are making your loan payments simple and easy. For more information, give us a call.

Behind the scenes

“Team Gather” connects with our community for flood relief and much more



Gather FCU would like to thank our dedicated staff “Team Gather” for assisting with the recent flood relief efforts in our North and South Shore communities. In addition to volunteering their time, Team Gather set up a donation fund to support the schools affected by the floods. Proceeds from the fund have been donated to the keiki in need of school supplies, uniforms and other educational items.



Connecting with Community Partners

Gather FCU cares about building a stronger, healthier Kauai. With that goal in mind, we support a variety of non-profit partners and community events such as our local Junior Achievement program, Big Brothers and Big Sisters of Kauai, the American Cancer Society and much more. When we gather, we can make a difference.

It's been a great first half of 2018 for Gather FCU. We'd like to send a shout out to Team Gather for embracing and spreading the word about our new brand identity and the positive changes we're bringing to our island. Together, we are Kauai strong.

Safe deposit boxes available

Are your important documents, such as passports, life insurance policies, savings bonds and vehicle titles, safe and secure? Consider renting a Safe Deposit Box at Gather FCU. Boxes are available at our Kukui Grove, Lihue, Kapaa and Waimea offices. Prices range from \$24 to \$120. Drop by your local Gather FCU office and open yours today.



Annual account verification notification

To protect you against fraud and identity theft, Gather FCU's Supervisory Committee is conducting its annual verification of member accounts. If the information on your Account Statement is correct, there is no need to respond. However, if the information on your statement is incorrect, please respond to:

Supervisory Committee
C/O Gather FCU
PO Box 1253
Lihue HI 96766

If you have questions about the Account Verification or you'd like to learn more about how you can protect yourself against identity theft, call or stop by any Gather FCU office or visit gatherfcu.org.



Kukui Grove West Office

4493 Pahe'e Street
Lihue HI 96766
Fax 808.246.0246

Lihue Office

4434 Hardy Street • Lihue HI 96766
Fax 808.245.7180

Waimea Office

9936 Kaumualii 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.gatherfcu.org

Email info@gatherfcu.org

Gather Scoreboard

As of April 30, 2018

Total Assets: **\$497,147,977**
Total Shares: **\$445,240,918**
Total Loans: **\$274,844,395**
Members: **34,828**

Holidays

Friday, August 17

Statehood (Admissions) Day

Monday, September 3

Labor Day

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 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.

Come save with us!

Great rates to grow your deposits

Gather FCU is here to help you grow and protect your wealth. Our new, higher rates on Certificates are offered on IRA Certificates, too!

Certificate	Minimum Balance	APY*
3 months	\$1,000	0.75%
6 months	\$1,000	0.90%
1 year	\$1,000	1.25%
1 ½ years	\$1,000	1.50%
2 years	\$1,000	1.60%
3 years	\$1,000	1.70%



Open your certificate today

Choose a term that fits your needs and come see us. Our Certificates are insured to \$250,000 by the NCUA.

**Annual Percentage Yield (APY) is accurate as of 4/1/18 and is subject to change without notice. The APY remains fixed for the term of the Certificate. Dividends for the 3-Month Certificate are credited upon maturity to a designated savings account or a check is mailed to member. For all other Certificates, dividends are credited monthly to a designated savings account or a check is mailed to member. Fees could reduce the earnings on the account. A penalty may be imposed for withdrawals before maturity.*

Beware of this tricky new phishing scam

Here is a new email "phishing" scam you need to watch out for. The cyber crooks are sending emails that include an archive file as an attachment. The archive file may be disguised to look like a voice mail message you have missed and includes a URL extension link. **Do not click on the zip file to listen to the message!**

This type of scam often slips through email filters, which are hunting for more complicated infection chains. It's a sneaky "social engineering" tactic that tricks us into thinking that we need to open the "unzipped" folder link to view the actual message file. Clicking the link, however, will instead open a remote script that downloads and automatically installs malware, which allows these crooks access to the personal information stored on your computer.

Please be on your guard and ALWAYS assume these types of attached files are a clever phishing scam! Delete the file immediately.

