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9936 Kaumuali'i Highway  
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### HOLIDAYS

**FRIDAY, AUGUST 16**  
Statehood (Admission's) Day  
**MONDAY, SEPTEMBER 2**  
Labor Day

### GATHER FCU SCOREBOARD

As of April 30, 2019

**Total Assets:** \$ 520,364,544  
**Total Shares:** \$ 462,143,071  
**Total Loans:** \$ 289,148,897  
**Members:** 35,293



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 ♥s Kauai

### Great Things Happen at Your Community Credit Union

Every year, Gather FCU honors a group of high school seniors headed off to college with individual \$1,000 scholarships. Part of our *Your Choice* program, these scholarships support our students attending two- or four-year colleges. Congratulations to our 2019 scholarship recipients: Maceo Cantu and Juliana Tampus from Kapaa HS; Cheyann Fujii, Mayumi Fulgencio, Isabel Gampon and Kelli Okayama from Kauai HS; Samantha Bostick, Wendee Miguel and Cade Tanaka from Waimea HS; and Jaedyn Pavao from Kamehameha Schools Kapalama.

This past May, we hosted our first Reality Fair at Waimea High School, sponsored by The Financial Reality Foundation. The event drew over 100 students, who learned about real-life skills. From managing a budget,



to major life decisions, making big purchases, credit scores and financial planning, the event helped students get real about their future. The students all learned by doing and working through scenarios that encourage smart saving practices and healthy decision-making. Just another way Gather FCU supports and invests in our keiki.



We recently welcomed Island School's Na Pua Keiki Preschool for a field trip at our Kukui Grove branch. The little visitors learned some fun financial literacy, and each one got to make a deposit into an account. We also want to recognize recent graduation ceremonies for our Kid's Bank Bus and Kid's Savings Project at Kekaha Elementary and Eleele Elementary Schools. We congratulate all the students who participated in Gather FCU's youth programs.



If you'd like to schedule a field trip to the credit union or learn more, call Stephenie Brown at **808.246.1262** or email [sbrown@gatherfcu.org](mailto:sbrown@gatherfcu.org).



# Gather Post

### NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

#### FEATURE STORY

## Summer Loans

### Stay Breezy This Summer

Family vacations, adventures, home renovations, memories, fun: Summer is when it all happens. With so much to do during the summer months, it's important to stay on top of your money, too.

Gather FCU offers special summer loan programs for those special needs that pop up mid-year:

- Borrow up to \$30,000
- Rates as low as 3.00% APR\*
- 1% loan rate discount\*
- Terms from 12 to 84 months



## Be Safe and Travel Easy

If your summer vacation includes travel, here are a few tips for staying safe and sound while you're relaxing:

- **Make copies of IDs and passports.** With all the hustle and bustle of getting to where you're going, it's easy to misplace important documents. Make two photocopies of IDs and passports. Take one with you and leave one at home. That way, you're covered.
- **Tidy up your wallet.** Everyone's into tidying up their spaces, but what about your wallet? Only take essential cards with you (or use mobile wallet) and leave everything you won't need at home (including your checkbook). If the worst happens, you'll have less to replace.
- **Read reviews.** If you're planning any guided travel, read their reviews before booking. They can reveal a lot before it's too late.
- **Talk to neighbors and family.** Make sure the key people in your world know where you're going and when. They can keep an eye out for suspicious behavior while you're gone.
- **Enjoy being a tourist, but don't look like one.** Tourists can be targets for criminals. So do your best to blend in, adopt local fashions and customs. It'll be more fun that way, too!

\*APR = Annual Percentage Rate. Stated rate is for a 12-month term. A 1% loan rate discount to Gather FCU's current rate will apply to all loans not eligible for the 3.00% APR. \$1,000 loan at 3.00% APR for 12 months = \$84.69 per month. Offer good through July 15, 2019.





CEO MESSAGE

# Take Gather FCU Wherever Life Takes You

Summer is a time of growth and celebration on our island home and in our lives. We're so proud of all of our recent graduates. As they head off to their next stage of life, we wish them well. It's wonderful to be young and it's always exciting to start new adventures. No matter where life takes you, know that Gather FCU can go with you. From online banking to our nationwide network of fee-free ATMs, you're never far from your Gather FCU family.

Speaking of family, summer's also a great time for trips, projects and more. Whatever this summer has in store for you and yours, Gather FCU can help with summer loans to make your dreams a reality. Learn about some of our current loan offerings in this newsletter or stop by your local Gather FCU branch, where we can tell you about your loan options.

We always love hearing from our members, whether it be in-person, online or on the phone. We recently began sending out surveys to members via email. If you recently completed a transaction with us, there's a chance you've received one of these surveys. Thank you to all the members who responded. Your feedback is invaluable to us. When we hear from you, we know how to better serve your needs. We're always open to suggestions as to how to make your credit union stronger.

We are excited to offer two new digital services to our members through text messaging and using mobile wallet.

From me and everyone else at Gather FCU, we hope you have a wonderful summer. Aloha.  
– Tess Shimabukuro, CEO

SECURITY UPDATE

## Annual Account Verification Notice

To protect against fraud and identity theft, Gather FCU's Supervisory Committee conducts an 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 write to us at:

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

If you have questions about the Account Verification process or you'd like to learn more about how you can protect yourself against identity theft, call or stop by any Gather FCU branch or visit [gatherfcu.org](http://gatherfcu.org).

EVENTS

**01 Free Credit Seminar**  
Thursday, July 25, 2019  
Kukui Grove West Office  
6:00pm-7:30pm  
RSVP by calling  
Stephenie Brown at  
**808.246.1262** or email  
**sbrown@gatherfcu.org**

**02 Gather FCU's 20th Annual Charity Golf Tournament**  
Saturday, September 7, 2019  
Puakea Golf Course  
Go to **gatherfcu.org** to register online or stop by any Gather FCU office.



AUTO SALE

## Cruise Into Summer

### Kuhio Auto Group Sale July 1-31

Make getting around this summer easy (and affordable). Shop the Kuhio Auto Group sale featuring special discounts for Gather FCU members.

- Rates as low as **1.99% APR\*** for up to 60 months
- Free \$50 gas card included with every loan funded
- **Staff on-site July 20 from 10 am-4 pm to help with financing & questions**

Don't miss out on great benefits for Gather FCU members all month long.



808.245.6731  
3033 Aukele Street

\*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. Offer only valid July 1-31, 2019.

NEW FEATURES

## Add More Convenience to Your Banking

We're always searching for ways to upgrade your member experience. That means finding technology solutions that make your life easier. We're excited to announce two new services that will keep you connected to Gather FCU more seamlessly than ever before.



There's a reason why so many people text instead of calling. It can be easier and more efficient for certain types of communication. Text messaging is a new service that lets you text Gather FCU directly from your mobile phone. We'll get back to you via text with no calling or voicemails. Have a question or need some info? Text Gather FCU at 808.245.6791, and we'll text you back. Try it today.



If you have a smartphone, there's a good chance you already have a mobile wallet. It's an app that stores payment information (from a debit or credit card) securely on your phone. When it's time to make a purchase, open the mobile wallet app, touch your phone to the card reader and "Voila!", you're on your way.

Apple Pay, Google Pay and Samsung Pay are the most common mobile wallets. One may even be already integrated into your phone, or you can get a mobile wallet by downloading the app from your device's app store. Mobile wallets work on tablets and smartwatches, too. It's easier and safer than paying with cash, and it could eliminate the need to carry credit cards with you at all times. Plus, Gather FCU debit and credit cards are all optimized for mobile wallets. They're simple, secure and a great way to simplify your life. Call us and we'll help you get started.