

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION



Do You Kasasa?

KCFCU Is the First in Hawaii to Offer This Valuable Benefits Program

Kasasa® is a new brand of FREE checking and savings accounts that reward KCFCU members for using their account with high interest, cash back, automatic savings, or digital downloads from iTunes® or Amazon.com®. These accounts are offering members better banking options.

Earn Cash Back and Rewards on Debit Card Purchases!

KCFCU is offering four Kasasa financial products, including Kasasa Cash®, Kasasa Cash Back™, Kasasa Saver® and Kasasa iTunes®.

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JULY 2014

Annual Charity Golf Tournament for Kids!

Register and play at KCFCU's 15th Annual Charity Golf Tournament, Saturday, September 6, 2014. Proceeds will go to the Wilcox Health Foundation for Pediatric Services on Kauai and to also support the rebuilding and expansion of the Kapiolani Medical Center for Women & Children via the Kapiolani Children's Miracle Network.

Your entry fee includes a 3-person scramble tournament, golf cart, lunch and awards banquet with great raffle prizes! Pick up registration forms this month at any KCFCU office, or visit us at www.kcfcu.org.

FREE Portrait from Cox Photography

Starting August 18, you may make an appointment, on a first-come, first-served basis, for your FREE family portrait. Appointments will be offered through October 2014. Weekends book fast, so call soon!

KCFCU members may choose ONE free 8 x10 photo of your favorite pose. Additional prints can be purchased from Cox Photography at great low prices.



Zip in for a New Ride! Kuhio Auto Group Sale Is July 1-31

July is the perfect time to buy a new or used car! KCFCU and Kuhio Auto Group are again teaming up to offer super, money-saving deals for the entire month of July. Sale highlights include:

- Special rates as low as **1.99% APR*** for up to 60 months
- Up to 100% financing and NO payment for two months
- **FREE Kauai Backcountry Zipline Adventure for every loan funded!**

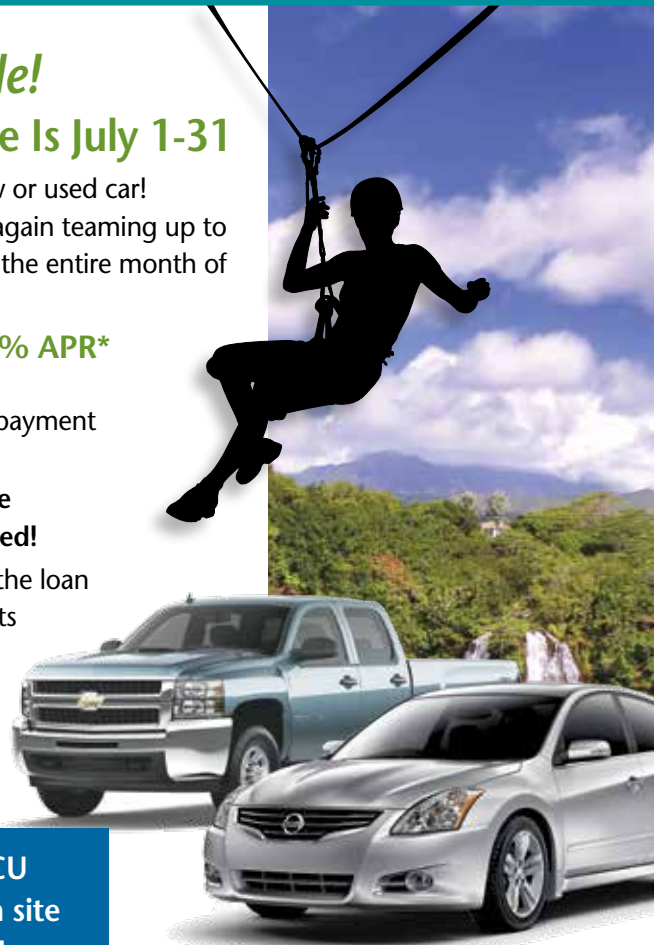
Go to www.kcfcu.org and use the loan calculator to estimate your payments and apply online to get your loan pre-approved before the sale! Offer ends July 31, 2014.

*APR = Annual Percentage Rate. 1.99% APR is for a 5-year term and is good only for loans funded during the sale dates above. Loans are subject to credit approval. Other rates and extended terms are also available.

KCFCU
staff on site
Saturday,
July 19th from
9 am to 4 pm!



(808) 245-6731
3033 Aukele St.
Lihue HI, 96766





Extra Benefits and Savings Are Now Available Through Kasasa

by Mel Chiba, CEO

In our ongoing effort to help you save money and increase the value of your membership at KCFCU, we are excited to introduce a new affiliate benefits program called Kasasa.

Kasasa is a national brand of financial products that offers benefits you can link to your KCFCU free checking account. Just for doing the things you normally do each month, such as making a certain number of check card purchases and receiving eStatements, you can earn valuable rewards, including cash back, bonus dividends, iTunes credits and refunds on fees you incur when using ATMs outside of our free CO-OP® ATM network.

Our partners at Kasasa share KCFCU's philosophy of offering financial services with your best interest in mind. KCFCU is proud to be the first credit union in Hawaii to team up with Kasasa to make these added benefits and savings available to you. You can read more about Kasasa in this newsletter and on their website at www.kasasa.com.

Save the Date!

KCFCU's 15th Annual Charity Golf Tournament is scheduled for Saturday, September 6, 2014. It's one of our favorite community events of the year. Proceeds will go to the Wilcox Health Foundation for Pediatric Services on Kauai and to also support the rebuilding and expansion of the Kapiolani Medical Center for Women & Children via the Kapiolani Children's Miracle Network.

On behalf of our entire credit union family, I want to say farewell and express our sincere condolences to the family of George Oshita, one of the ten original charter members of KCFCU. If not for compassionate, community-minded people like George and his fellow founding members, KCFCU wouldn't be here today, serving your financial needs and proudly supporting our island community.

Have a wonderful summer, and thank you for turning to KCFCU to serve your financial needs! Make plans to join us!

Get the Cool Cash You Need for a Super Summer! Rates as Low as 2.99% APR*

Just in time for your summer fun, KCFCU is having a Summer Loan Sale! It's the affordable way to get the cool cash you need—to take a vacation, build your dream lanai, consolidate your bills or whatever floats your boat!

- Borrow up to \$15,000
- Rates as low as 2.99% APR*
- Terms up to 84 months for easy payments
- Plus, a chance to win a \$250 Sports Authority or Costco Gift Card

Don't Wait: Last Day to Apply Is July 31, 2014

Apply for a loan during our Summer Loan Sale and you'll be entered to win a \$250 gift card from Sports Authority or Costco. To apply, call (808) 245-6791 and talk to a KCFCU Loan Counselor, visit any branch office or apply online today!

*APR = Annual Percentage Rate. Stated rate is for a 12-month term. Other rates and terms are also available.

Note: No purchase necessary to enter or win free gift cards. Winners will be selected in a random drawing no later than August 8, 2014.



Behind the Scenes at KCFCU

KCFCU takes pride in working behind the scenes to give back to our community and support worthy charities and special events.

As a sponsor for the American Cancer Society's Relay for Life, KCFCU raised over \$9,300 to fight cancer! Thanks to all the members and volunteers who helped make this fundraiser a huge success.



I'm Going to Vegas, Baby!

Congratulations to Dean Kuboyama, winner of the Las Vegas trip for two in the drawing at our recent KCFCU/Ohana Motors Auto Sale.

Pictured left to right is VP of Loans Justin Ganaden, winner Dean Kuboyama, Russell McCluskey Jr. from Ohana Motors

April Was Dedicated to Our Youth Savers

KCFCU dedicated the month of April to educating Kauai's youth about money. Kauai kids had a great time, taking part in contests, drawings and other fun activities:

\$100 Cash Winners! Alena Abell, Treyton Furugen, Melia Okura, Keolanui Mahaulu.

Money Guessing Game Winners! Jaidah Ahuna, Ceanne Baliaris, Kylee Cummings, Maverick DuBose, Rian Yamamoto.

Coloring Contest Winners! Lihue: Ayla Agena, Aubry Agena, Jazlyn Corpuz, Khristine Pasion, Kai Spindt.

Waimea: Wailea Berg, Avalon Casey, Zsa Zsa DuBose, Neveah Santiago. **Kapaa:** Selena Kameenui, Andrei Pascua. **Eleele:** Jaidah Ahuna, Cyrus Kapea, Julie Remigio, Jake Schmidt, Selah Snowden.

KG West: Amalia Abigania, Robert Abigania, Lily Aquias, Zoe Carvalho, Sophia Stedman.

To open a youth savings account for your children or grandchildren, call or stop by KCFCU today!



\$1,000 Your Choice Scholarship Winners!

We award \$1,000 scholarships each year to our youth members who will attend college in the fall. Congratulations to this year's winners: Alexys Bermudez, Alex Hashimoto, Kiana Pigao, Aveilana Saldana and Cassie Wilson.



Scholarship winners, pictured left to right: Front, Aveilana Saldana, Alex Hashimoto, Cassie Wilson. Back, VP of Marketing & CUSO Irving Soto, Kiana Pigao, Alexys Bermudez and Scholarship Committee Member Gerald Hill.





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 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.kcfcu.org

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of April 30, 2014

Total Assets: \$369,381,274

Total Shares: \$332,608,520

Total Loans: \$185,782,364

Members: 32,106

Holidays

Statehood (Admission's) Day

Friday, August 15

Labor Day

Monday, September 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.

Do You Kasasa? *Continued from front*

All Kasasa products are FREE, reward-based accounts, with NO minimum balance to earn the rewards or maintain the account, NO monthly service fee, FREE online banking and FREE ATMs nationwide.

Kasasa Cash – FREE checking that rewards members with 2.50% APY* on balances up to \$10,000, plus nationwide ATM fee refunds up to \$25 per statement period.

Kasasa Cash Back – FREE checking account that rewards account holders with 2% cash back on debit card purchases—up to \$8 per month, plus nationwide ATM fee refunds up to \$25 per statement period.

Kasasa iTunes – FREE checking that rewards members with up to \$10 in iTunes or Amazon.com refunds per month. Get a sign up bonus of \$25 (iTunes or Amazon refund). Plus, get nationwide ATM fee refunds up to \$25 per statement period.

Kasasa Saver – A FREE savings account linked to Kasasa Cash Checking or Kasasa Cash Back Checking accounts. The dividends or cash back and ATM fee refunds earned in the Kasasa Cash account or Kasasa Cash Back account are automatically deposited into the Kasasa Saver account. The balance in the Kasasa Saver account also earns a high rate of interest.

To receive the Kasasa account benefits each monthly qualification cycle, members are asked to receive eStatements, use their debit card a minimum number of times per month and have an electronic (ACH payment or bill payment) post and settle.

So...Are You Ready to Kasasa?

It's simple, FREE and rewarding. For more information, visit www.kcfcu.org or Kasasa.com/kcfcu.

*APY = Annual Percentage Yield. Rates are subject to change.



Sprint for Savings on Your Mobile Phones!



The average American family overspends on their wireless services by \$200 a year or more. It's time you started saving with the Sprint Credit Union Member Discount programs:

Personal – Save 10% and Business – Save 15%

- Discounts on select regularly priced Sprint monthly service
- Waived activation fee on new lines (up to \$36 in savings)
- Unlimited data available on select phone plans

Visit LoveMyCreditUnion.org/Sprint and use Corporate ID: NACUC_ZDS_ZZM to start saving with the Sprint Credit Union Member Discount. Verification is easy and only takes a few minutes to complete.

Watch Your Mail for Account Verification

To protect you against fraud and Identity theft, KCFCU'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 KCFCU, PO Box 1253, Lihue HI 96766.