

# Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

OCTOBER 2014

## A Christmas Club Takes the Stress Out of Holidays



Congratulations to members with Christmas Club Savings accounts! In early October, your holiday cash

was transferred into your checking or savings account—so you're ready for stress-free holiday shopping.

### Join the Club!

Stop by KCFCU to set up your Christmas Club today, and start saving a little each month for next year's holiday expenses. Automatic monthly deposits make it easy to build a reserve for holiday spending!

## FREE Seminar: Building a Strong Credit History!

KCFCU's Kukui Grove West Office  
Wednesday, 10/22 – 6 to 7:30 p.m.

You'll learn about credit scores and why lenders, employers or property managers are looking at your credit profile. The seminar will cover:

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

Call Taylor Shigemoto today at 246-1262 to reserve your seat.



## eMobile Is Here!

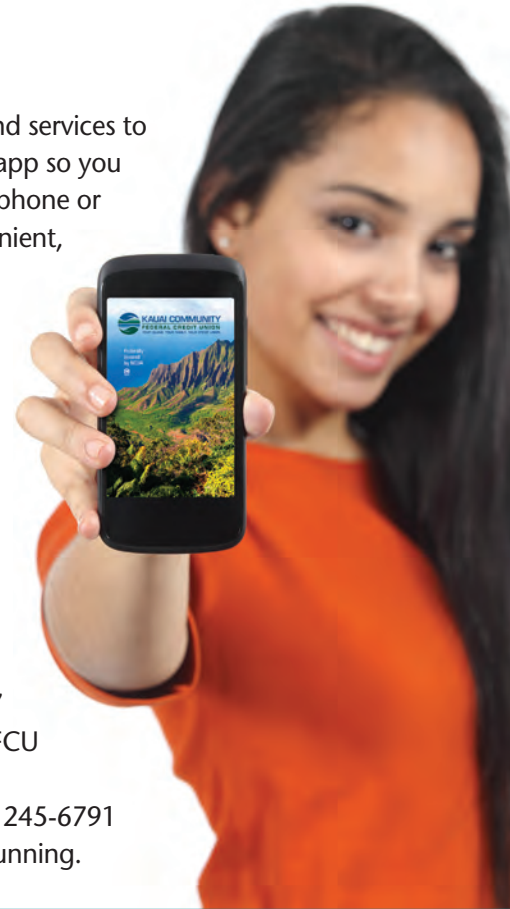
At KCFCU, we strive to provide new products and services to make your life easier. We've rolled out eMobile app so you can access your KCFCU accounts on your smartphone or iPad. eMobile brings you a wide range of convenient, secure transactions:

- View account balances and transactions
- Transfer money between accounts
- Make loan payments
- Set up due dates and balance alerts
- Locate the nearest office or ATM

## Download the FREE eMobile App Today!

Our FREE eMobile app is available for iPhone® or Android™ smartphones and iPad®. Visit your device's App Store, search for "KCFCU eMobile" and download the app. With eMobile, your KCFCU accounts are always within easy reach!

Visit [www.kcfcu.org](http://www.kcfcu.org) for details or call (808) 245-6791 today, and we'll help you get eMobile up and running.



## Shop for Affordable Holiday Funds at KCFCU!

Could you use extra cash to cover your holiday shopping and travel this season? KCFCU has affordable and convenient loan options to meet your needs:

- Visa® Platinum Card with FREE Rewards at just 9.99% APR\*
- Holiday Loan as low as 2.99% APR\*

## Visa Platinum Is Brighter Than Tinsel

For purchasing power that's accepted just about everywhere, KCFCU's Visa Platinum card features credit lines up to \$25,000 and FREE Rewards!



(Continued on back)



## Extra Benefits and Savings KCFCU's 60th Year of Service Is One of Our Best Ever!

by Mel Chiba, CEO

Each year on International Credit Union (ICU) Day, KCFCU takes pride in celebrating the rich history of the global credit union movement and our dedication to improving the lives of our members and our communities. The theme for this year's ICU Day is "Local Service. Global Good." With this year being KCFCU's 60th year of service and inspired by the philosophy of "people helping people," our celebration of ICU Day will be even more special.

### Celebrate ICU Day with Us on October 16th

We invite you and your family members to join us for a casual open house from 9:00 am to noon at all KCFCU locations. As a thank you for your membership and loyalty, we'll provide complimentary refreshments and free giveaways.

Don't miss this fun opportunity to mingle with friends and staff of your local KCFCU office. Let your relatives and neighbors know they are welcome to come and learn about the many financial benefits that are available at KCFCU. It's a great feeling to be part of a credit union community that believes in "Local Service. Global Good."

### Our 60th Anniversary Has Been a Great Year!

We will soon be turning the page on 2014 and I want to take a moment to thank you, our members, and our dedicated staff and volunteer officials, for making our 60th year of service such a success. From our humble beginnings in 1954, to the strong tradition of service that has made us the largest credit union on Kauai, we have always placed the needs of our members first. It has been very rewarding to give back to the membership in so many ways throughout this milestone year.

Through special 5% bonus dividends and 5% loan interest rebates, KCFCU returned over \$500,000 to our members, which also benefits local businesses! Many members received random 60th Anniversary gifts every week at every office. We also offered special 60th Anniversary auto loan rates and terms, plus \$60 gas cards to members who took out new auto loans during our 60th Anniversary promotion.

In closing, I would like to wish you all a happy and healthy holiday season and prosperous New Year! Thank you for your membership and support of KCFCU.

## Kuhio Ford and Mazda October Auto Sale Great Buys and Chance for a Trip to Vegas

Fall is always a great time to buy a car. Dealers need to clear out inventories to make room for next year's models. With KCFCU's super low auto loan rates and clearance pricing on your favorite new and pre-owned Ford and Mazda models, this Auto Sale is one of the greatest car-buying opportunities of the year.

- Rates as low as 1.99% APR\* for up to 60 months
- 1% rate discount on all auto loans
- No payment for the first 60 days
- Get a \$60 Costco Card when loan is funded

Get preapproved before the sale at [www.kcfcu.org](http://www.kcfcu.org) or stop by one of our offices. Sale ends October 31!

### Special One-Day Sale

Saturday, October 18  
10 am to 4 pm

KCFCU Staff at the  
Dealership, Plus Double  
Entries to Win FREE  
Las Vegas Trip!



*\*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. Entries only available at the dealership. Double entry forms only available at dealership on 10/18/14. Drawing will be held on 10/31/14.*

## Our Business Partners Program Does a Business Good

More Kauai businesses looking to expand their employee benefits are discovering KCFCU's Business Partners Program, which provides high-quality, low-cost financial services to employees—at no extra cost! We welcome the following new Business Partners:

- Goodwill Industries of Hawaii
- Kauai Realty, Inc.
- Koa Trading Company, Inc.
- McKenna Recovery Center
- Dr. Michael K. Oride, O.D.
- Pier 1 Imports
- Sports Authority
- Sudz Carwash

Learn about the advantages of KCFCU's Business Partners program. Contact Taylor Shigemoto today at (808) 246-1262.



## KCFCU: Behind the Scenes...and in Our Community!

### 15th Annual Charity Golf Tournament

KCFCU's Annual Charity Golf tournament is one of our favorite community events—for a great cause! A big mahalo goes out to all the golfers and the volunteers who worked tirelessly behind the scenes to ensure a great event.

This year's tournament raised \$45,000 for the Wilcox Health Foundation for Pediatric Services on Kauai and for the Kapiolani Medical Center for Women and Children via the Kapiolani Children's Miracle Network.

This event receives sponsorship support from businesses and individuals who share our passion for giving back to the community. Special thanks to the following major sponsors:

**Platinum Sponsor** – Advantage Insurance Services, Inc.

• BancVue • Bank of Hawaii • CO-OP Financial Services • CU Direct Corporation (CUDL) • Kong Radio Group • Ohana Motors • Performance Trust

**Gold Plus Sponsor** – Allied Solutions, LLC • CUNA Mutual Group • Kauai Credit Adjusters, Ltd. • The Garden Island

**Gold Sponsor** – Edward Enterprises, Inc. • FM97 Radio • Multi-Bank Securities, Inc. • Servco Auto Kauai (Kauai Toyota) • Service Master

**Silver Sponsor** – America First Credit Union • Atlas Insurance Agency • CUTEK, Inc. • EMSS, Inc. • HawaiiUSA FCU • Ibaan Rentals • Kauai's Credit Unions • SWBC • Title Guaranty • Up To Date Cleaners • Valley Isle Community FCU



Mel Chiba, President/CEO of KCFCU, presents a check for \$45,000 to Kent Kikuchi, representing Wilcox Memorial Hospital, Scott Kilbreath of Kapiolani Children's Miracle Network and Stan Hollen, CEO of CO-OP Financial Services and its philanthropic Miracle Match program.

*Pictured:* Stan Hollen, Kent Kikuchi, Mel Chiba, Scott Kilbreath

### We're Preparing for a BIG Food Drive!

Kauai's Credit Unions are teaming up for the Kauai Independent Food Bank food drive to "End Hunger in 2014." The goal of this effort is to gather 10,000 pounds of food and \$10,000 in cash donations to help feed families in need.

Starting October 6, we'll be accepting food and monetary donations at all KCFCU offices. Preferred food items are: Ensure, Pedialite, rice, canned tuna, peanut butter, canned soups, canned vegetables and fruits.

Thanks to all of our members who support KCFCU's community efforts!



### Congratulations to Our Summer Loan Winners



Kirstie Bigno from Lihue won a \$250 Costco Gift Card



Keith Ruiz from Kekaha won a \$250 Sports Authority Gift Card

### Keep Your Deposit Accounts "Active"

Deposit accounts that show no activity for one year are flagged as "inactive". Inactive accounts are assessed a \$5 fee if not activated in the following quarter. Accounts that remain "inactive" for multiple years result in the account closure and funds turned over to the State of Hawaii.

If you receive an Inactive Account notice, be sure to take action! You must respond to the notice in writing as soon as possible. It's also vital to keep your contact information current. Without current contact information on file, KCFCU is unable to contact you with important alerts regarding your KCFCU accounts. If you have questions or need assistance, call or visit any KCFCU office.

Thank you for participating in our Summer Loan Promotion!



**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, 2014

**Total Assets: \$374,011,752**

**Total Shares: \$336,055,168**

**Total Loans: \$190,741,873**

**Members: 32,162**

### Holidays

#### Veterans Day

Tuesday, November 11

#### Thanksgiving Day

Thursday, November 27

#### Christmas Day

Thursday, December 25

#### New Year's Day

Thursday, January 1, 2015

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.

## Shop for Affordable Holiday Funds *(Continued from front)*

### Special Holiday Loan Rate!

KCFCU is offering a special Holiday Loan up to \$3,000 for as low as 2.99% APR for 12 months. Need a larger loan? Choose a personal loan with a rate and term that best suits your needs:

- Personal Loans are offered for up to \$15,000
- Rates as low as 6.00% APR for a 5-year term
- Rates as low as 7.00% APR for a 7-year term

Apply for your new KCFCU Visa or Holiday Loan at any KCFCU office or online anytime!

*\*APR = Annual Percentage Rate. Loans and Credit Cards are subject to approval. Holiday Loan rate is based on balance, term and credit rating.*

## Save on Your Auto and Home Insurance!

### Get a Free Quote and Receive \$10 Gift Card

Thanks to the many discounts offered through Community Financial Services Group, members can qualify for a number of insurance benefits and credits. Take a look at all the ways you could save!

#### Auto Insurance Discounts Available

- KCFCU Group
- Loss-Free
- Passive Restraints
- Renewal
- Continuous Coverage
- Multiple Policy
- Preferred Repair Shop
- Security Plus Deluxe Travel Coverage

#### Homeowners & Renters Insurance Discounts Available

- KCFCU Group
- Newer Home
- Protection Device Credit
- Multiple Policy
- Non-Smokers Credit
- Senior Citizen

Call Darnell Aquino, Atlas Insurance agent, at (808) 246-1235 or drop by the Kukui Grove West Office for a free quote with no obligation. And don't forget your \$10 gift card!



## CUNA Mutual Notice Regarding Term Life Insurance

Kauai Community FCU's Loan Protection and Life Savings Insurance group policies through CMFG Life Insurance Company will be canceled effective November 30, 2014. These are the term life insurances which have been provided at no direct cost to you for eligible loans and savings deposits. For Loan Protection, all coverage will cease on November 30, 2014. We also offer MEMBERS CHOICE Credit Life coverage as a possible replacement option. If interested, please contact the Loan Department at 1-808-246-1277.

For Life Savings, coverage on existing insurable deposits will end on December 31, 2014, the last day of the conversion period. If you are interested in replacing the Life Savings coverage with an individual, whole life policy, please contact CMFG Life Insurance Company at 1-855-728-5205. In order to have the guaranteed conversion option of up to \$2,000, you must apply by December 31, 2014.