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KAPA'A
985 Kipuni Way
Kapa'a, HI 96746
Fax 808.822.0771

'ELE'ELE
'Ele'ele Shopping Center
'Ele'ele, HI 96705
Fax 808.335.0234

WAIMEA
9936 Kaunualii Highway
Waimea, HI 96796
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HOLIDAYS

MONDAY, NOVEMBER 11
Veterans Day

THURSDAY, NOVEMBER 28
Thanksgiving Day

WEDNESDAY, DECEMBER 25
Christmas Day

WEDNESDAY, JANUARY 1, 2020
New Year's Day

GATHER FCU SCOREBOARD

As of July 30, 2019

Total Assets: \$ 521,800,236
Total Shares: \$ 463,056,112
Total Loans: \$ 291,957,045
Members: 35,433



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

Our Commitment...

Members Working Together for Our Community

A great part of being a local, member-owned credit union is our focus on doing good together. We are proud to share two events that wouldn't be possible without you:

It's the platinum anniversary of the **Gather FCU Annual Charity Golf Tournament** benefiting Wilcox Hospital's Emergency Department and Trauma Center via the Kapiolani Children's Miracle Network. For 20 years,



we've hosted this fundraiser with the help of our sponsors and golfers. We especially want to thank our matching donor and title sponsor, CO-OP® Financial Services, for its Miracle Match of \$10,000.

The September 7th tournament at Puakea Golf Club helped us meet our fundraising goal and we're excited to announce that \$50,000 will be donated in the name of Gather FCU and our members. We're always about people helping people and this is a big way we're doing just that.



Gather FCU is a proud sponsor of the Make-A-Wish Foundation of Hawaii.

With the help of our community, the Foundation is making a wish come true for a Kauai resident. Aiden is 10 years old and lives on the Westside with his parents and sister. He has been diagnosed with a rare critical illness and his wish is to spend time away from doctors' visits and go on a salmon fishing trip in Alaska. We couldn't pass up the opportunity to help make Aiden's wish come true.

Members are encouraged to visit any Gather FCU office to make a donation to Make-A-Wish Hawaii. You can also contribute by attending the 8th Annual Breakfast with Santa to benefit Make-A-Wish Hawaii. Together, we can make a big difference in our community and in the life of a very special boy.

8th Annual Breakfast with Santa

Saturday, December 14 at 8:00 am
Gaylord's at Kilohana
Reservations required – 808.639.5656
KauaiFamilyMagazine@gmail.com



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

Holiday Shopping with a Personal Loan

The busiest time of year is the best time to spend wisely

The holidays come with a lot of "bests:" The best time of year, the best time with family and friends, and the best deals of the year. It's also the best time to take advantage of a Personal Loan from Gather FCU. Get rates as low as **4% APR*** for a one-year term. Borrow a maximum amount of \$30,000 for up to 7 years. Make the most of your membership and the most of the holiday season with an affordable Personal Loan. Apply at any Gather FCU location or at www.gatherfcu.org.

And while we're talking about holiday shopping, it's a good time to remember some online shopping tips:



- **Make sure the sites you visit are secure.** Most web browsers will show a padlock icon next to the address bar when a site is secure. If you don't see the padlock, be wary of the site's security.
- **When online shopping, always use secure passwords.** Your passwords should be complex strings of letters, numbers and symbols. Don't use common words or phrases. Be sure not to reuse passwords and don't share your passwords with anyone.
- **Don't make purchases on public Wi-Fi.** Never input vital personal information while using public Wi-Fi at a coffee shop, airport, etc. These networks are not secure and could expose you to risk and fraud.
- **Don't buy from unfamiliar sites.** The holidays are prime time for phony scam sites. They might look legit, but if you don't know the site, err on the side of safety and find the item somewhere else.

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



CEO MESSAGE

When We Gather, We All Grow and Grow

Our newly relocated office in the 'Ele'ele Shopping Center is now open. We're in a much bigger office (the former First Hawaiian Bank location). The larger space will give members a better credit union experience every time you visit. Unfortunately, our new space doesn't include a drive-thru window, but we will be offering safe deposit boxes in the near future. We welcome you all to come in and visit our new location.

We thank you for your patience as we continue renovating our Waimea office. This is our first major renovation in Waimea since the office opened in the early 1980s. Once finished, the new office will make visiting much more convenient and pleasant for both members and our staff.

Our final piece of office news is that we've received zoning approval to build a new location in Kilauea. Although we live in a digital age, we have homegrown values and we feel it is important to cultivate relationships, thus having a branch in Kilauea will allow us to better support the community. Our proposal for a full-service branch is adjacent to the Kilauea Lighthouse shopping center and across the street from the Kilauea Post Office. This new location would enable north shore residents to enjoy a higher quality of life with more time to spend with family, as commute times would be reduced while making affordable financial services available to north shore residents.

We're excited to announce our new Gather Signature Visa® Card. It comes with cash-back rewards, no annual fee and many other benefits. Best of all, it's available to all members now. For a limited time, you can even earn 25,000 bonus points. Learn more about our new Signature Visa Card later in this issue of the *Gather Post*.

Thank you all for making Gather FCU what it is today. We hope your holidays are wonderful—filled with family, friends and good cheer.
– Tess Shimabukuro, CEO

SERVICE ALERT

Reminder About Inactive Accounts

- 01 Accounts with no activity for one year are labeled "inactive or dormant." Once this occurs, your account must show activity within the next quarter to avoid a \$5 dormant fee.
- 02 Accounts that remain inactive may be closed. In that event, funds are turned over to the state.
- 03 If you received an inactive notice, you can activate your account by making a deposit. It's also important that we have your correct contact info and that your address is up to date.

If you have questions, call us at 808.245.6791.

EVENTS

01 International Credit Union Week

October 14–18

Festivities throughout the week at all Gather FCU offices.

02 Food Drive Fundraiser

October 21–November 8

Donate at any Gather FCU office. Proceeds benefit the Kauai Independent Food Bank.



AUTO SALE

Adventure at Every Turn

Kuhio Ford Auto Sale October 1–31

Life on Kauai is full of adventure. From off-roading on the Miloli'i Trail, to following old hunting roads in the canyon, to finding your favorite hidden beach, there's always plenty to explore. The right truck or SUV is just as essential as an appetite for fun. All month long, Kuhio Ford is offering special discounts to Gather FCU members.

- Rates as low as 1.99% APR*
- 1% discount on all auto loan rates
- Free \$50 Costco card with every loan funded
- Staff on-site October 26th to help with financing & questions

*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. Offers only valid October 1–31, 2019.



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NEW FEATURES

More Power to You

The New Gather Signature Visa® Credit Card

Of all the great reasons to be a member at Gather FCU, our new benefits-packed, cash-back rewards Signature Visa Credit Card is hard to beat:

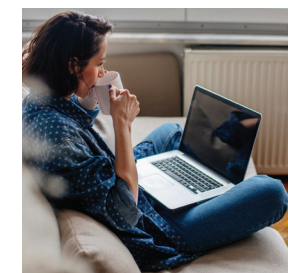
- No annual fees and no foreign transaction fees
- Earn 1 point for every dollar spent
- Points never expire
- Redeem points for free travel, cash back and more
- Access to hotel and travel discounts
- Preferred access to sports and entertainment events

And for a limited time, get 25,000 bonus points when you spend \$2,500 within the first 90 days of opening a new card. Visit a Gather FCU office to apply, or learn more at www.gatherfcu.org/signaturecard.



UPGRADE

Coming Soon: The New Gatherfcu.org



We couldn't be more excited to announce that the all-new www.gatherfcu.org is coming soon. We built our new site to give you easier access to all the benefits of membership. From the basics—like accounts and services—to tips and tools for planning your financial life...it's all there. Plus, the new site was created to give you a seamless experience with streamlined navigation and direct links to some of our most popular services.

The new www.gatherfcu.org will be live soon and available for all of your banking needs. Keep your eyes open this month for our new website.