



# Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

JULY 2017

## FREE Credit Seminar

Thursday, July 27th  
6:00 pm to 7:30 pm  
KCFCU's Kukui Grove  
West Office



### Back by Popular Demand!

This seminar will teach you about credit scores and why lenders, employers or property managers are looking at your credit profile. You'll also get 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

Get answers to these and other important credit-related questions. For reservations, contact Taylor Shigemoto at 246-1262 or by email at [tshigemoto@kcfcu.org](mailto:tshigemoto@kcfcu.org).



## 31 Days of Driving Deals!

### Kuhio Auto Group Sale – July 1-31

Summer is a great time to get into that shiny car, truck or SUV you've been dreaming about. KCFCU and Kuhio Auto Group can make it real. We're teaming up to offer special sale pricing on a great selection of new and used vehicles for the entire month of July.

- 1% loan rate discount on auto loans
- Up to 100% financing with good credit
- Free \$50 Costco Gift Card when loan is funded
- KCFCU staff will be on site July 15th to assist you with financing

Be ready to deal! Stop by the credit union to get your loan pre-approved or apply online at [www.kcfcu.org](http://www.kcfcu.org).



*\*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 is based on credit rating. Other rates and terms available. Offers only valid July 1-31, 2017.*

## Have a Ball with Us on September 9th at Our 18th Annual Golf Fundraiser!

KCFCU's annual charity golf tournament is set for September 9, 2017. We'll get together at the beautiful Puakea Golf Course. Proceeds will benefit Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network.

### Tee It Up for the Kids of Kauai

Your entry fee includes registration for a 3-person modified scramble, lunch and a chance to win great prizes. Registration forms are available at any KCFCU office or [www.kcfcu.org](http://www.kcfcu.org). It's an event you will not want to miss.





## KCFCU Can Help Fund Your Summer Dreams and Projects

By Tess Shimabukuro, President/CEO

Summer is a time for fun and getting things done. Meeting your borrowing needs is one of the top priorities here at your credit union. Whatever your summer plans—vacation, home improvement, landscaping, car shopping, new appliances—KCFCU is ready to help you secure the funds you need to bring your visions to life.

You can count on KCFCU for fast, friendly loan service. Compare our low rates and flexible payment terms with other lenders and you will see the KCFCU difference.

### Rebuild Credit, Increase Your FICO Score

Having trouble getting a loan due to a low credit score? We can help. Our loan counseling services can show you how to rebuild your credit and increase your (FICO) credit score. Make an appointment with us and we can review your credit report and help you set up and manage a monthly budget.

### Save the Date for Our Golf Event!

KCFCU's 18th Annual Charity Golf Tournament is scheduled for Saturday, September 9th. It's one of our favorite events of the year. Proceeds from the tournament will benefit Wilcox

Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network. Don't miss this chance for a great day of golf, laughs, food and fun—all for a great cause.

### Thank You, Irving Soto and Rosemarie Narito

On behalf of the entire KCFCU family of employees and members, I want to send a big MAHALO to Irving "Sarge" Soto and Rosemarie Narito, and wish them a long and happy retirement. Sarge dedicated nearly four decades of his life and Rose dedicated over two decades to serving our membership. If not for service and community-minded people like them, KCFCU would not be the compassionate community credit union we are today.

### Special Thanks for Our Loyal Members

Have a wonderful summer, and thank you for relying on KCFCU for your financial needs. Our only job at KCFCU is to serve the needs of our members. It's a job we take seriously and are ever grateful to you and your family members for turning to us to meet all your financial needs.

## Ready for a Little Summer Fun? Take Advantage of a Summer Fun Loan at KCFCU

### Get Ready for Summer with a Loan Rate as Low as 4.00% APR\*

Just in time for summer fun—get a loan from KCFCU to build your dream lanai, take a cruise, travel out of state or anyplace that is calling your name. You can also use your Summer Loan to consolidate debt and improve your monthly cash flow...or whatever floats your boat!

- Borrow up to \$15,000
- Terms up to 72 months
- Fixed rates as low as 4.00% APR for a 12-month term

Apply online today at [www.kcfcu.org](http://www.kcfcu.org), call (808) 245-6791 or stop by any KCFCU office.

\*APR = Annual Percentage Rate. Stated rate is for a 12-month term. Other rates and terms are also available. \$1,000 loan at 4.00% APR for 12 months = \$85.15 per month.





## KCFCU Behind the Scenes: Long-Term Employees Retire

### Irving "Sarge" Soto, Enjoy Your Much Deserved Retirement...We'll Miss You!



Sarge started with KCFCU in 1981, when the credit union had 11,000 members, about \$23 million in assets and less than 20 employees. KCFCU now has over 33,000 members, assets exceeding \$450 million and nearly 100 employees. After 36 years as a devoted advocate for our members' financial security and welfare, Sarge is retiring at the end of July.

"I have spent over half of my life at the credit union and enjoyed every minute of it. The staff has been an amazing group of people to work with. The Board of Directors has always been very supportive, and our loyal members

continue to count on us for products and services created with their financial well-being in mind."

Sarge has worn many hats during his tenure with KCFCU. His passion, however, was to build innovative programs to improve the health and wealth of our members and their families. This led to the expansion of more products, services and creative solutions for members of all ages. His dedication and self-sacrifice continue to inspire those he served all these years.

Thank you, Sarge, for your visionary efforts and all you have done for our members and island community. We wish you all the best in your retirement!



### A Sweet Ending and New Beginning for Rosemarie Narito

Helping members with their financial transactions with care and compassion was Rosemarie Riopta Narito's mantra at KCFCU for nearly 26 years. Rosemarie's dedication to customer service led her to a career as a teller/member services representative, joining KCFCU in 1991. Rose worked at our Lihue and Kapaa branch offices, where she was a loved ambassador of our credit union and a poster girl for "great service."

Rose retired on May 5th from her fulfilling career with KCFCU. When asked about her retirement plans, she said she wants to "relax, travel and focus on her care home, and basically not work as hard."

Thank you, Rose, for your dedicated service to our membership. We'll miss you and we wish you all the best in this new chapter of your life.

### Congrats to Our \$2,000 Scholarship Winners!

In addition to promoting financial literacy among our members, each year KCFCU also awards scholarships to high school seniors. Congratulations to this year's winners.



From Left to Right Front: Eryn Yamashiro, Bailey Bernabe. Back: Irving Soto, Sharae Cua, Haley Soller, Terri Kaniho.



### No Hats and Sunglasses Branch Security Policy

To ensure the safety of our members and staff, KCFCU asks that all members and visitors remove their hats (including hoodies) and sunglasses when entering all credit union branch offices. Thank you for your cooperation!



### 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 April 30, 2017

**Total Assets: \$471,878,527**

**Total Shares: \$423,519,618**

**Total Loans: \$245,438,174**

**Members: 33,956**

## Holidays

**Statehood (Admission's) Day**

Friday, August 18

**Labor Day**

Monday, September 4

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.*

# Pay Less for Peace of Mind. Low-Cost Auto and Homeowners Insurance

One of the many "extra" benefits of membership at KCFCU is easy access to money-saving auto and homeowner's insurance coverage. We make it simple and affordable to protect your property and your family.

In addition to group discounts, you may qualify for further discounts and benefits with multi-policy (insuring both auto and home) credits and a special endorsement program that includes a free deluxe travel plan. Compare our many discounts, great group rates and benefits.

- KCFCU Group Discount
- Loss Free Discounts
- Passive Restraints Discount
- Security Plus Deluxe Travel Coverage
- Continuous Coverage Discount
- Multiple Policy Discount
- Renewal Discount

## Why Pay More Than You Have To?

It costs you nothing to learn how much you could be saving on insurance. Contact Darnell Aquino for a free quote at 246-1235. She is based at our Kukui Grove West Office.



## Fraud Alert Series: What Is "Credit Card Skimming?"

Credit card skimming is a sneaky, high-tech crime in which thieves place a device that fits over existing credit cards readers in ATMs, gas station pumps and other point of sale (POS) sites. The skimmer device is capable of capturing account information stored on the magnetic strip.

Once the criminals have skimmed your account information, they often use it to clone an illegal copy of your card, which can then be used for a variety of fraudulent purchases. Here's how you can protect card and account information:

- Avoid small ATMs in liquor stores or convenience stores that are not linked to reputable networks, such as CO-OP® or Star® System
- Beware of "keypad overlays" that don't match the POS terminal components
- Look for extra plastic pieces that stick out or appear out of place

If a POS card reader looks loose or tampered with, move to a different machine. It's better to be safe than to have your account information skimmed! For more tips on fraud prevention, visit our website at [www.kcfcu.org](http://www.kcfcu.org) and click the "Resources" menu tab.

## Annual Account Verification Notification

To protect 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.

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 KCFCU office.