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 4493 Pahe'e St. • Līhu'e, HI 96766  
 Fax 808.246.0246

**LĪHU'E WALMART**  
 3-3300 Kuhio Hwy. • Līhu'e, HI 96766  
 Fax 808.245.7492

**KAPA'A**  
 985 Kīpuni Way • Kapa'a, HI 96746  
 Fax 808.822.0771

**KŌLOA**  
 3483 Weliweli Road • Kōloa, HI 96756  
 Fax 808.742.1780

**'ELE'ELE**  
 'Ele'ele Shopping Ctr. • 'Ele'ele, HI 96705  
 Fax 808.335.0234

**WAIMEA**  
 9936 Kaunualii Hwy. • Waimea, HI 96796  
 Fax 808.338.0901

**HOLIDAY SCHEDULE**

We are **CLOSED** on:

**MONDAY, OCTOBER 9**  
 Columbus Day

**THURSDAY, NOVEMBER 23**  
 Thanksgiving Day

**MONDAY, DECEMBER 25**  
 Christmas Day

**MONDAY, JANUARY 1, 2024**  
 New Year's Day

**GATHER FCU SCOREBOARD**

**July 31, 2023**  
**Total Assets:** \$ 727,036,054  
**Total Shares:** \$ 668,762,707  
**Total Loans:** \$ 388,839,060  
**Members:** 37,658



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 Gives**

Supporting Our Community Is in Our DNA

Mahalo to all our generous sponsors and enthusiastic golf participants for making our 24th Annual Charity Golf Tournament an outstanding success. For over two decades, Gather FCU has been dedicated to giving back to our community through the golf tournament. This year, our tournament, held at Puakea Golf Course in September, raised a total of \$60,000.



In the spirit of sharing and supporting the critical needs of our community, we made the decision to split these proceeds amongst three more than worthy causes.

**Wilcox Health Foundation for Pediatric Services on Kauai**—Pediatric care is at the heart of Wilcox Health Foundation's mission. They provide essential medical services to the children of Kauai, ensuring that they receive the specialized care they deserve. Our \$25,000 donation contributes to this noble cause, promoting the well-being of our keiki.

**Kapi'olani Children's Miracle Network**—Kapi'olani Medical Center for Women & Children on Oahu is the state's only specialty care facility for women and children, and serves all islands and the Pacific Basin. Our \$25,000 contribution directly supports this vital institution, helping them provide exceptional care to children in need.

**Supporting Maui Wildfire Victims**—In recognition of the devastating wildfires in Maui, we contributed \$10,000 to the Valley Isle Credit Union Chapter, which is providing aid to victims during their time of recovery. We stand with our island neighbors as a symbol of unity and support.

As we reflect on our 24 years of giving back, we extend our heartfelt thanks to all who have made this journey possible. Together, we continue to make a meaningful difference in the lives of our neighbors, family and friends.



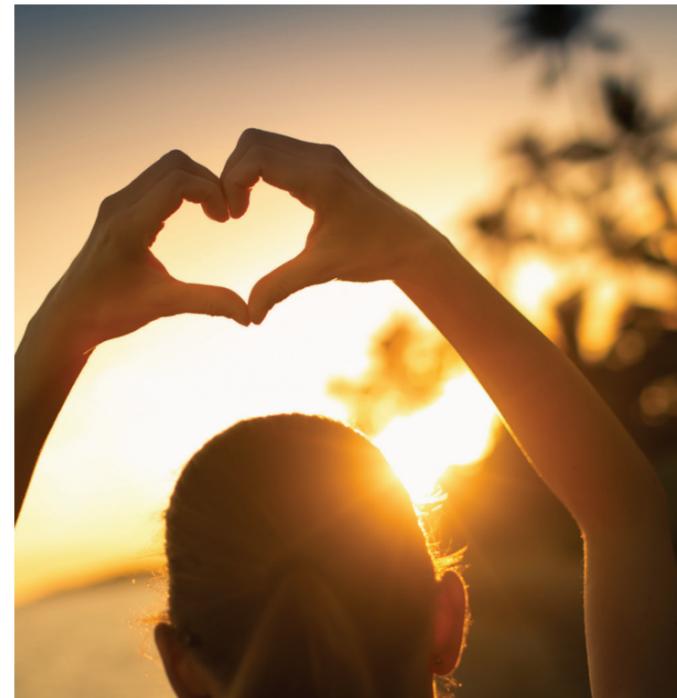
**Gather Post**

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

**Maui Strong**

Our Duty to Our Neighbors and Community



When our sister island Maui faced devastating wildfires that left survivors fleeing their homes with nothing more than the clothes on their backs, we knew we had to act. At Gather, helping others is not just a duty, it's who we are. When tragedy strikes, it touches us all, regardless of which island we call home.

Our commitment to support our neighbors on Maui is unwavering. Together, with the support from our dedicated members and the Gather staff, we were able to raise over

"Together, we can overcome anything—and together, we can heal."

\$11,600. These funds were donated through the Hawaii Community Foundation to provide essential support to the communities affected by the wildfires. But our support didn't stop there. Gather also contributed \$10,000 to the Valley Isle Chapter of Credit Unions, which is working tirelessly to feed, clothe and provide necessities to the families in Lahaina. This is the Aloha Spirit that binds us all together.

To our friends on Maui who have lost loved ones, homes and businesses, we extend our deepest sympathy. We understand that the road to recovery will be challenging, but know that our hearts and prayers are with you every step of the way. The people of Maui are resilient, and Kauai is here to help.

No matter which island we come from, we are all one 'ohana. Together, we can overcome anything—and together, we can heal. Let us all continue to support and uplift one another, embodying the true spirit of aloha.



CEO MESSAGE

# Embracing Our Mission

## Living Our “Why” to Help Our Neighbors

As we navigate the changing tides of life, it’s essential to remember our “why”—the driving force behind what we do. For everyone at Gather FCU, our mission is not just about numbers on the balance sheet, it’s about the communities we serve, the families we support and the bonds that tie us all together.

When tragedy strikes a neighboring island, it touches us all. We have family and friends who call Maui and Lahaina home. Our staff, members and community were moved to put the words of our mission into action: “We exist to strengthen the financial well-being of our island communities.” Donations were collected at our branch offices on behalf of the Hawaii Community Foundation, and our golfers and sponsors at our Annual Charity Golf Tournament made donations to the Valley Isle Chapter of Credit Unions. More than anything, we want these contributions to bring hope.

October holds special significance for credit unions around the world, as it marks International Credit Union Day on the third Thursday of the month. It’s a day when we acknowledge the importance of financial cooperatives and their role in building strong, resilient communities. It reminds us of the value of trust, support and cooperation within the credit union movement.

As we look ahead to the holiday season, we extend our warmest wishes to every one of you. May your days be filled with joy, your hearts with gratitude and your homes with love. Remember, Gather is here for you, not just during the good times, but especially when you need us most. Together, we make a difference, and together, we thrive.

Happy holidays,  
– Tess Shimabukuro, CEO



WHAT'S NEW

# Staying Safe with Zelle

## Guarding Against Holiday Fraud

Digital convenience may also come hand in hand with potential risks. Zelle is a convenient way to send and receive money. While it’s a secure method for trusted transactions, it’s essential to remember there is no fraud protection once a payment is authorized. We recommend using Zelle only with people you trust, like friends, family or others you know, like your babysitter or neighbor.

In addition, Zelle doesn’t offer purchase protection, which may be risky for transactions, such as online purchases or sales. In these situations, it’s safer to explore a different payment method.

Your security is our priority, and we’re here to help you navigate the digital landscape securely. Stay safe and enjoy the holidays!

SECURITY

# Beware of Holiday Fraud

## Safeguard Your Finances During the Holiday Season



Here are some tips for online safety during this holiday season:

- **Keep Your Transactions Secure:** Safeguard your Gather account information, credit card numbers, SSN and personal data. Use secure websites with “https://” in the web address when making transactions.
- **Secure Your Computer:** Protect your computer by updating antivirus software and operating systems.
- **Think Before You Click:** Don’t click on emails, links or pop-up ads that seem suspicious.

Your online safety is essential to us. For more information and additional tips, visit <https://staysafeonline.org/resources/online-safety-basics/>.

EVENTS

## INTERNATIONAL CREDIT UNION DAY

**01 International CU Day**  
Thursday, October 19

**02 Green Wednesday Loan Sale**

Wednesday, November 22

Follow us on Instagram (@gatherfcu) for details and dates for these upcoming events:

- 03 Annual Holiday Food Drive**
- 04 Annual Holiday Toy Drive**

AUTO SALE

# Time for a New Ride?

## Kuhio Ford Mazda Auto Sale October 1-31

If it seems scary to walk into a car dealership, you can put your fears to rest with our friends at Kuhio Ford Mazda during our annual auto sale. During the month of October, members can receive special pricing on a great selection of vehicles.

- Gather members receive a 1% loan rate discount
- Loan rates as low as **4.99% APR\*** for up to 60 months

You can apply online for loan pre-approval at [www.gatherfcu.org](http://www.gatherfcu.org) or call the Gather loan department at **808.246.1277**.

\*APR = Annual Percentage Rate. \$20,000 loan at 4.99% APR for 60 months = \$377.37 per month. Stated APR assumes excellent borrower credit history and purchase of a new or current model vehicle. A 1% loan rate discount to Gather FCU's current auto loan rates will apply to all loans not eligible for the 4.99% APR. Rates range from 6.00%-17.99% APR and are based on your credit history. Offer available October 1-31, 2023, only.



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MEMBER SERVICES

# Christmas Club Accounts

## Jumpstart Savings for the Holidays

Gather’s Christmas Club Accounts can help you save easily and painlessly for next year’s holiday season. Deposit funds at your own pace and, when the holidays arrive, you’ll be ready! Come every October 1st, your Christmas Club funds can be automatically transferred to either your savings or checking account (whichever you choose).

Opening and maintaining a Christmas Club Savings Account is easy, with just a \$5 minimum balance required. Start planning for next year now, to ensure future stress-free holiday seasons. For more information or to open an account, call us at **808.245.6791**.

