



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Gather, Grow, Give

Our “Why” for Being Your Community Credit Union

Nearly 70 years ago, 10 Kaua’i pineapple farmers, along with 17 other members of the community, realized they could create a better future for their families if they pooled their resources and worked together. Since then, the people of this island have known Gather FCU as a neighbor, partner and financial resource.

Today, we exist to strengthen the financial well-being of our island communities. As we’ve grown, so has our membership and our ability to give back. Your credit union has donated hundreds of volunteer hours and over \$100K in community donations. We’ve helped the next generation build smart habits with our Bank Bus and Financial Literacy programs. And we’ve helped members save money by consolidating and refinancing their loans at lower rates through Gather FCU.

“We make a living by what we get, but we make a life by what we give.”

Thanks to our members, we’ve been able to grow and offer six locations, twice as many as any other credit union on Kaua’i. Our locations aren’t just a place to bank, they’re neighborhood hubs with resources for creating financial wellness. Aside from banking services, our members have access to knowledgeable loan staff, who can help in building their credit. Gather offers leading tools and technology for our members. Whether you are young or old, tech savvy or not, we have the solutions for your busy lifestyle. We adapt quickly to help members stay relevant in today’s world of banking.

There’s so much behind the reason why we are who we are, and our members and our community are at the center of it all. Mahalo, Gather FCU members!

FALL 2022



CEO MESSAGE

People and Places

Why We Believe in Our Community Credit Union

There’s a popular idea about business: All organizations know what they do, most know how they do it, but very few understand why they do it. At Gather, the “why” has always been at the center of who we are.

Credit unions are not a new idea. The first one opened in Germany in the late 1800s. The first American credit union was opened in 1909. Then, in 1934, The Federal Credit Union Act was signed into law, authorizing credit unions in every state. Not long after, what would become Gather FCU was started in 1954. Today, 68 years later, our “why” has only grown stronger.

We exist to strengthen the financial well-being of our island communities. That takes the form of everything from financial education for our members and our youth, to being forward-thinking in our policies and technology, to always offering low loan rates and low-cost financial services, to keeping our focus on giving back to our members and our community. In short, we’re here to help and that’s always been the purpose behind our credit union.

It just so happens that the third Thursday in October is recognized as International Credit Union (ICU) Day. It’s an opportunity to celebrate the spirit of the global credit union movement and the positive impact it has on communities everywhere. ICU Day also raises awareness about the benefits of credit unions and encourages people to explore membership. We hope you’ll pause for a moment on Thursday, October 20th and think about what your community credit union means to you.

As the holidays approach, we are here if you need us for your holiday spending. I wish all of you the best for a wonderful season of celebration, family and community.

– Tess Shimabukuro, CEO

SAFETY

Safety Online

October Is Cybersecurity Month



Cybersecurity Awareness Month is a great reminder to check your online safety. In recent years, cybercriminals have shut down critical national infrastructure and held both companies and institutions for ransom. As technology advances, so do the tactics used by cybercriminals.

Here are a few ways you can protect yourself online:

- Know how to safeguard your logins, account info, credit card numbers, Social Security number and other personal data.
- If you receive an unexpected email promising something too good to be true, it’s probably a scam. The same goes for ads on websites. Simply clicking on the wrong link can expose your data. Think before you click.
- Don’t reuse passwords. Use a strong, unique password for every login. Password management software can be a great help.

For information and tips on online safety, visit: www.staysafeonline.org.

EVENTS



01 International CU Day
Thursday, October 20

02 Green Wednesday Loan Sale
Wednesday, November 23

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

03 Annual Holiday Food Drive

04 Annual Holiday Toy Drive



REMOTE SERVICES

Send Money Easily and Securely

How Zelle® Can Simplify Your Life

Gather recently rolled out a new way for members to send money quickly and securely, and it's been a big hit. Zelle® is an easy way to send money to friends and family, but it shouldn't be used to send money to strangers or for larger transactions, such as paying rent or business-to-business payments. Here are some tips for using Zelle®:

- Only send money to people you know and trust. Zelle® isn't good for making purchases from strangers or online.
- Treat Zelle® like cash. Payments move quickly, so be sure to double check the recipient's contact info to ensure your money gets to the right person. Beware of scams.
- Know your options. If you don't know the person you're sending money to or if it's a big transaction, your credit card might be a better option. Credit cards have built-in protections, while Zelle® is the same as sending cash.
- Zelle® has payment limits. Be sure you don't go over or your payment won't go through. Gather FCU's limits* are:
 - Per Transaction - \$500
 - Per Day - \$500
 - Per Week - \$2,500

Zelle® is a great way to send money to friends and family, even if they bank somewhere other than Gather FCU.

Check out Zelle® for yourself at www.gatherfcu.org/zelle or on the Gather mobile app.

**Dollar limits are subject to change.*



AUTO SALE

Treat Yourself to a New Car Deal

Kuhio Ford & Mazda Auto Sale October 1-31

It can seem pretty scary to walk into a car dealership. Put your fears to rest with our friends at Kuhio Ford & Mazda during their annual auto sale. During the month of October, Gather FCU members can receive special incentives on a great selection of vehicles.

- Gather members receive a **1% loan rate discount**
- **Rates as low as 2.25% APR*** for up to 60 months
- **\$50 gift card and free gift** with every loan funded

Apply online at www.gatherfcu.org for loan pre-approval or call the Gather loan department at **808.246.1277**.



808.245.3673
3050 Hoolako St
Līhu'e, HI 96766

*APR = Annual Percentage Rate. \$20,000 loan at 2.25% APR for 60 months = \$352.77 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 2.25% APR. Rate is based on your credit history. Offer available October 1-31, 2022, only.



CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

EMAIL
info@gatherfcu.org

WEBSITE
www.gatherfcu.org

KUKUI GROVE WEST

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 Kaumuali'i Hwy • Waimea, HI 96796
Fax 808.338.0901

HOLIDAY SCHEDULE

We are closed on:

MON, OCT 10 – Columbus Day

FRI, NOV 11 – Veterans' Day

THURS, NOV 24 – Thanksgiving Day

MON, DEC 26 – Christmas Day (observed)

MON, JAN 2 – New Year's Day (observed)

GATHER FCU SCOREBOARD

As of July 31, 2022

Total Assets:	\$ 749,700,130
Total Shares:	\$ 332,427,235
Total Loans:	\$ 695,842,595
Members:	37,117



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

Appreciation on the Green

Mahalo to Our Golf Tournament Sponsors

For over two decades, Gather has hosted a charity golf event, and this year didn't disappoint. In September, our 23rd annual golf tournament was held at Puakea Golf Course. Thanks to all who participated, we were able to raise over \$45,000, with all proceeds going to the Wilcox Health Foundation for Pediatric Services on Kaua'i via the Kapiolani Children's Miracle Network.

We want to send a big MAHALO to our top sponsor, CO-OP® Financial Services, which matched up to \$10,000 in funds raised. And a special thank you to all of our sponsors, donors and golf participants. Thank you for making this year a success!

A strong community depends on the health and wellness of our keiki. That's why Gather believes in supporting pediatric hospital services. Without proper medical facilities, people with special care needs would be forced to find services off island. We think that should not be the only option. Our goal is to help everyone on our garden island have access to the care they need.



Important Update:

Extended Banking Hours in Līhu'e

At Gather, we are always thinking of ways to provide more convenience for our members. As of Monday, October 17th, we're changing our Kukui Grove office hours to allow members longer hours to access banking. Hours for our Līhu'e offices are below:

Kukui Grove West Office

Monday through Friday

8:30 am - 4:30 pm

Saturday (hours remain the same), 9:00 am - 12:00 pm

In-Store Walmart Branch

Monday through Saturday

9:00 am - 6:00 pm