



# Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

## Financial Support for Seniors

### At All Stages of Life, Money Smarts Pay Off

This time of year, everyone is focused on graduating high school seniors. But let's not forget about our other community seniors age 60+. Staying on top of our financial well-being as we age is just as important as any other time in life.

People ages 55+ are 43% more likely to be targeted and victims of financial fraud as compared to the general public. Scammers can be very convincing in the reasons they offer for gaining access to your financial information, including pretending to be from your financial institutions, the IRS or other trusted businesses. There are a few simple steps you can take to make sure your finances are stable well into your golden years.

Simplify. The less complex your financial picture, the easier it will be to manage moving forward. If you have multiple retirement plans at numerous financial institutions, think about consolidating them into one account. Keep a record of all accounts, passwords, etc., in a safe place where they can be accessible by a family member or trusted advisor in an emergency. It's a small thing that could be a big help in the future.

Think about who should take over your financial matters, if needed. From paying bills to making medical decisions on your behalf, identifying this person(s) and talking to them is vital.



CEO MESSAGE

# Summer Is Here

## A Time for Transitions, Memories and Fun

Summer is always a fun time of year. We get to take some time off, visit with family and friends, maybe even take a trip. If your summer plans involve any big purchases or travel, don't forget about summer loans from Gather FCU. Feel free to stop by your local branch to learn more about how we can help.

A memorable time in anyone's life is finishing school. From all of us at Gather, we want to send heartfelt congratulations to all the recent graduates. It's a true accomplishment, and we're all proud of you. Whether you're starting a new chapter in your life or heading off to college, we wish you well. Let us help you set up your checking account and debit card. That way, you can take Gather wherever you go.

I wanted to share the positive feedback we've been receiving about our newest branch in the Lihu'e Walmart. Our members tell us that they appreciate the convenience of doing their shopping and banking all in one place.

Our growth has allowed us to offer more convenience and locations, as well as more modern mobile app services, such as Zelle® and Zogo. Log on to Gather's mobile app or online banking and use Zelle® to send money to friends and family, even if they bank somewhere else. And, check out Zogo, our newest gamified app, designed for people of all ages. Zogo rewards you for learning how to stay financially healthy.

Whatever this summer has in store for you, I hope it's filled with good times and great memories. And as always, thank you for being a member of Gather FCU.

– Tess Shimabukuro, President/CEO

MEMBER SERVICES

## Sunshine Loans

### For a Bummer-Free Summer



Summer always seems to fly by, so we hope you're planning to make the most of it. Do your plans involve a family vacation, a big purchase or house project? Gather FCU has a special summer loan offer just for you.

Now through July 30th, we're offering loans up to \$30,000 at a 1% loan rate discount, as low as **2.99% APR\***.

Maybe this could help you renovate or allow you to finish your degree. Whatever the hurdle, whatever your dream, a personal loan from Gather is a great way to make the most of your summer plans.

For more information, give us a call at **808.246.1277**, or set up a meeting at a branch near you using our "Schedule An Appointment" feature at **www.gatherfcu.org**.

\*APR = Annual Percentage Rate. Stated rate is for a 12-month term. Other rates and terms are also available. Longer terms offered at slightly higher rates. A 1% loan rate discount to Gather's current rate will apply to all loans not eligible for the 2.99% APR. \$1,000 loan at 2.99% APR for 12 months = \$84.69 per month. Loan rates are subject to credit approval. Offer good through July 31, 2022.

EVENTS

**01 Back to School Bash  
Saturday, July 16**

Kukui Grove Shopping Center

For registration and event details, follow Kukui Grove Shopping Center's website **www.kukuigrovecenter.com** or it's Facebook/Instagram account.

**02 Gather's 23rd Annual  
Charity Golf Tournament  
Saturday, September 10**

Puakea Golf Course

One of our most popular events returns! Hurry, registration fills up quickly! Registration Forms available at **www.gatherfcu.org** or at any branch office.



NEW FEATURES

# Send Money Like Never Before

## Say Hello to Zelle®

We're proud to announce that we're now offering Zelle® in our Gather mobile app.

Splitting the check for dinner? Need to repay friends for a group trip? Owe your brother \$5? Zelle® is a great way to send money to friends and family, even if they bank with someone other than Gather.

You can access Zelle® through online banking or on the Gather mobile app. Just log in online or open the app, then access Zelle®. You can send money to virtually anyone with a bank account in the US, with an email address or mobile phone number. Then choose the amount to send. (The recipient will need to enroll with Zelle® too, but that's quick and easy.)

Zelle® is fast, safe and easy. You won't need to share sensitive financial or personal information to send money. However, you should always double confirm your recipient's contact info before sending money with Zelle®. As always, be wary of scammers. Don't accept payments from or make payments to anyone you don't



personally know and trust. And neither Gather or Zelle® will ever text asking for important information.

AUTO SALE

# Hot, Hot Auto Loans

## Kuhio Auto Group Sale July 1-31

Shopping for a new car? That can be a hassle. That's why we teamed up to make your next automotive purchase simple, stress-free and smart! Purchase a new vehicle from Kuhio Auto Group and Gather FCU will provide great financing options. Summer fun is just around the corner!

- 1% Loan Rate Discount
- Rates as low as **2.25% APR\*** for up to 60 months
- Free gift with every loan funded

Apply online for loan pre-approval at [www.gatherfcu.org](http://www.gatherfcu.org) or call the Gather Loan Department at **808.246.1277**.



808.245.6731  
3033 Aukele Street • Lihue 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 July 1-31, 2022, only.*

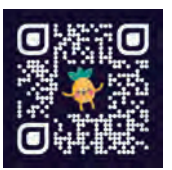
NEW FEATURES

# Game On



## Learn and Earn with Zogo

Zogo is an app created to teach financial literacy using gaming and rewards. For more information or to get started, scan this QR Code with your smart phone.







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 Kipuni 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

**HOLIDAYS**

MONDAY, JULY 4 – Independence Day

FRIDAY, AUGUST 19 – Admission Day (open)

MONDAY, SEPTEMBER 5 – Labor Day

MONDAY, OCTOBER 10 – Columbus Day

**NOTE:**

Gather is open for business on:  
Admission Day, August 19

**GATHER FCU SCOREBOARD**

As of April 30, 2022

<b>Total Assets:</b>	\$ 746,696,683
<b>Total Shares:</b>	\$ 323,147,460
<b>Total Loans:</b>	\$ 692,976,410
<b>Members:</b>	36,914



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**

# From Keiki to Young Adults

## Gather and Youth in Our Community

Congratulations, class of 2022. What an accomplishment! Whether your next step takes you off-island or you plan to stay on Kaua'i, you can take or keep Gather FCU with you. Stop by a branch to open your account today.

Gather believes deeply in supporting Kaua'i's youth. One way we do that is with our scholarship program. Every year, we award scholarships to high school seniors headed off to college. This year, we're proud to announce our 10 scholarship recipients. Congratulations, you deserve it! And good luck!



**Kamalani Goo** Waimea High School; **Jessica Drent, Sara Hudcovic** Kapa'a High School; **Aidan Gregerson, Aron Taguam, Emmy Telles, Frances Muana, Isabella Parsons, Kiele Casillas, Zoe Carvalho** Kaua'i High School

## Wilcox Hospital's Emergency & Trauma Department Rooms Completed

Gather FCU is honored to announce we now have three fully completed Wilcox Hospital rooms (Pediatrics and OB) donated in the name of "the Members of Gather FCU".

In 2018, we pledged to donate \$150,000 in four years to the Wilcox Medical Center's Emergency Department & Trauma Center via the Kapi'olani Children's Miracle Network. With the help of everyone who participated in our Annual Charity Golf Tournaments and our sponsors, we were able to complete the donation amount in three years.

We are grateful that we were given the opportunity to be a part of a project that will give back to the entire community and visitors as well.

Gather FCU's mission is always about people helping people. We love to give back!

