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

WAIMEA
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Waimea, HI 96796
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HOLIDAYS

MONDAY, JANUARY 20
Martin Luther King, Jr. Day

MONDAY, FEBRUARY 17
President's Day

THURSDAY, MARCH 26
Prince Kūhiō Day

FRIDAY, APRIL 10
Good Friday

GATHER FCU SCOREBOARD

As of October 31, 2019

Total Assets: \$ 520,688,062
Total Shares: \$ 460,564,158
Total Loans: \$ 295,728,825
Members: 35,802



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 Members, Our Purpose

Working Together for the Better of Our Island Home

The best part of giving back is seeing the results in our own community. It's even better when we can be a part of a tradition of giving. That's what happened this past Thanksgiving, as we participated in the 8th annual Kauai's Credit Unions Food Drive. Gather FCU came together with other local credit unions to donate funds to the Kauai Independent Food Bank. It's a wonderful organization dedicated to providing nutritious food to the hungry and helping respond to local emergencies.

This year, with the support of our members, Gather FCU raised \$22,850 for the Kauai Independent Food Bank. That's an all-time high for our



participation in the drive. The money goes to help those in need during the holidays, as well as to the Kupuna and Keiki Programs. Learn more at kauaifoodbank.org.

It makes us proud to also announce another success in giving back to our community. Our Make-A-Wish Hawaii fundraiser, which started in December, is going strong. The 8th Annual Breakfast with Santa saw a great turnout. It helped us get close to our goal for the program, but there's still time to give. We'll be continuing to fundraise throughout the beginning of this year, so you can make a donation at any Gather FCU office. Your generosity will help make a wish come true for a Kauai resident. 10-year old Aiden lives on the Westside with his family. Our donations will help fulfill his wish of embarking on a salmon fishing trip in Alaska.

Stay tuned for the final results!



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

Free Checking, Amazing Rewards, What's Not to Love?

Membership + Kasasa Checking = A Great Match



"Gather is my favorite credit union! I swipe my card ten (10) times and they give me \$20!"

– **Dreyke Smith-Butac**
Member Since April 2019

There have never been more ways to manage your money. From endless websites devoted to financial advice and strategy, to online accounts of every conceivable type, it isn't hard to shop around for the best deal. But one of the best bets in banking is still close to home: a Kasasa Checking Account from Gather FCU.

You may have heard of Kasasa, but did you know that it is the highest paying checking account, with an astounding 3.25% APY* from the Kasasa Cash account and 5% cash back from the Kasasa Cash Back account. And that's just the beginning. Kasasa offers several account options, each with its own benefits and rewards. No matter which you choose, you're bound to be glad you did.

Maybe best of all, every Kasasa checking account is FREE. That means free unlimited checking, no monthly service charge and no minimum balance—all plus rewards. Beyond a great APY and cash back, you can also use Kasasa to get rewards on Amazon, iTunes or Google Play. It's almost too much goodness to pass up. Stop by a branch today or learn more at gatherfcu.org.

*APY = Annual Percentage Yield. Rates effective as of 12/10/2019. Fees may reduce earnings. When monthly qualifications are met, earnings of 3.25% APY will apply to balances up to \$10,000 or you can opt instead to receive 5.00% cash back on debit card purchases that post to and settle account during monthly qualification cycle up to a total cash back of \$20 per monthly qualification cycle. Qualifying transactions must post to and settle account during monthly qualification cycle.



CEO MESSAGE

New Year, New Opportunities

A new year is always a great time to reflect and to think about what's to come. In that spirit, I speak for everyone at Gather FCU when I wish you all a very Happy New Year with good thoughts and wishes for 2020.

2019 was a great year for our community credit union, serving our residents of Kaua'i and Ni'ihau, with lots of great accomplishments. We maintained a strong focus on our financial literacy programs in our local schools, we're proud to celebrate the opening of our new offices in Kapa'a and 'Ele'ele, and we've implemented some new services to better serve you, our members.

In addition to our new website, we're offering many new features, like Apple Pay (read more in this newsletter). Can't make it into a branch? Now you can use your smartphone to make a deposit with Gather Mobile. And with online refinancing, members can take advantage of the easiest way to manage your loan obligations. Learn more about it all at gatherfcu.org.

As we look to the new year, we're hoping to break ground soon on our new office on the North Shore in Kilauea. Thank you again for a wonderful 2019 and we look forward to a happy, healthy and prosperous 2020 for us all.

– Tess Shimabukuro, CEO



AUTO SALE

Big Deals, Big Sale, a Big Way to Start the Year

King Auto Center Sale All Month Long

The new year is a great time to make a resolution to upgrade your wheels. King Auto Center and Gather FCU are here to help with the first auto sale of 2020. To celebrate, we're offering special low auto loan rates for members, plus great extras like a \$50 gas card when your loan is funded. This is a good opportunity to ensure low-interest financing, while getting a great vehicle. Don't miss out!

- Rates as low as 1.99% APR*
- 1% discount on all auto loan rates
- Free \$50 gas card included with every loan funded
- Staff on-site January 17-18 to help with financing & questions

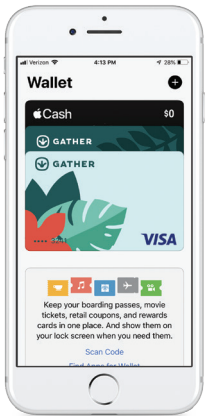
*APR = Annual Percentage Rate. \$20,000 loan at 1.99% APR for 60 months = \$350.47 per month. Stated APR assumes excellent borrower credit history and purchase of a new or current model vehicle. A 1% loan rate discount to Gather FCU's current auto loan rates will apply to all loans not eligible for the 1.99% APR. Rate is based on credit rating. Other rates and terms available. Offers only valid through January 31, 2020.

NEW FEATURES

A New, Secure Way to Pay

Mobile Wallet Is Here

If you use a smartphone, now you have new and convenient ways to pay. Google Pay, Samsung Pay and Apple Pay are all available for your Gather FCU debit and credit cards. Your smartphone is now your mobile wallet!



Regardless of your type of device, by downloading the appropriate app for your phone, you can make secure purchases in stores, in apps and on the web. And you can send and receive money from friends and family. Mobile Wallet is simpler than using your physical card, and safer, too. Just store your Gather debit or credit card info in the Wallet app on your smartphone and you're good to go. Stop by a branch for more info or for help setting up any of these apps in person.

NEW FEATURES

New Online Web Enhancements

gatherfcu.org

Our all new gatherfcu.org is live and full of new features. We upgraded your web experience, and improved our online banking and 24-hour Member Line, by utilizing the latest in user-friendly technology.

The new gatherfcu.org has an updated look and more intuitive navigation. All the information you need is now easier to find and use. Our eBranch online banking service has the same features you know and love, with new additions coming soon to make it even more convenient. And our 24-hour Member Line (808.245.6854) now offers improved and updated features and functionality. It's all part of your credit union's commitment to serving our members.

SMART MONEY

Post-Holiday Finance Check-In

A Consolidation Loan Can Help After the Holidays

It seems like it happens every year: You make a plan for what you want to spend during the holidays and inevitably go over. Even if you stick to your holiday spending budget, chances are you're in savings mode now that the new year is here. Not to worry. Members can access convenient consolidation loans to manage your holiday expenses more effectively. Pay off credit card bills and other expenses all at a lower rate. Members can borrow up to \$30,000 with terms up to 7 years, and it's easy to apply. Visit a branch today or apply at gatherfcu.org.

EVENTS

01 Student Scholarship Application Deadline

Friday, February 28

Gather FCU's \$1,000 Student Scholarship awards for up to 10 graduating high school seniors.



All applications must be postmarked no later than Friday, February 28. Download applications at gatherfcu.org.

02 Gather FCU's 66th Membership Meeting

Saturday, March 14

Join us at the Kauai Marriott Resort for our Annual Membership Meeting. Meet other members and enjoy good food, entertainment, prizes, giveaways and more. Tickets available at all branches starting Tuesday, January 21.