



CALL CENTER: 808.245.6791
 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 Kūhiō 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:

MONDAY, MAY 27
 Memorial Day

WEDNESDAY, JUNE 19
 Juneteenth

THURSDAY, JULY 4
 Independence Day

We are OPEN on:

Good Friday, March 29,
and King Kamehameha Day,
Tuesday, June 11.

For complete Holiday Schedule,
 go to gatherfcu.org/events

GATHER FCU SCOREBOARD

January 31, 2024

Total Assets: \$ 752,838,474
Total Shares: \$ 693,193,404
Total Loans: \$ 415,153,148
Members: 37,970



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 Youth, Our Community, Our Gather

We All Have an Impact

Empowering Our Keiki: April Is a Month for Youth and Financial Literacy—

April isn't just a month of blossoms, it's a time to sow the seeds of financial wisdom in our youth. At Gather, we encourage parents to open an account for their children. Teaching the importance of saving and money management from a young age is crucial. Statistics show that instilling healthy savings habits early leads to a wealthier, financially secure future. We offer specially designed accounts for keiki of all ages, ensuring a foundation for their financial well-being.

Mahalo Team Gather: Supporting Kauai United Way and Beyond—

A heartfelt mahalo to Team Gather for its unwavering support of Kauai United Way, championing over 20 non-profit agencies on our garden island. By participating in events like the 1st Annual Kickball Tournament in February, we not only showcase our team spirit, but contribute to the greater good of our community. Kauai United Way plays a pivotal role in supporting these agencies and fostering a stronger, more connected Kauai. As always, Gather takes pride in extending our support to those who strive to make a difference.

70 Acts of Kindness: A Year-Long Celebration of Appreciation—

Our commitment to kindness doesn't end with January, it's a year-round celebration. Gather's 70 Acts of Kindness initiative team is actively engaging in thoughtful gestures for our members. From surprise giveaways to daily expressions of gratitude, we appreciate our members every day. Stay tuned as we share glimpses of these acts through photos showcasing our dedication to making a positive impact, one small gesture at a time. Thank you for being an integral part of the Gather family.




Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

Meaningful Connections

70 Years Is Just the Starting Point



Pineapple farming is part of our heritage. It's been happening for generations. It's part of who we are, and it has shaped our island home. It was also the starting point for our credit union. When a group of independent pineapple farmers pooled their resources 70 years ago, they started something bigger than all of us. We all benefit from that collective of people. And we are lucky that some of our members go back to the starting point.

Carol Rayno became a member of Kauai Community Federal Credit Union (what we call "Gather FCU" today) in the 1960s. The "original bunch" as she calls it were the originals working at the time, including Norma Barretto, Jeff Hiranaka, Katherine McNelly, Masao Nakashima, and Mel Chiba. She came to Kauai Community FCU as she was planning for college and looking for help to finance her education. Carol received her first Student Loan at Kauai Community FCU.

"It's our Credit Union."

– Lifelong member Carol Rayno on her family's connection with Gather

Life sometimes flows in poetic ways. After graduating from college, she returned home to be hired by Kauai Community FCU and was placed in charge of the Student Loan program. Learning how to save, Carol saved for her daughters; as little as \$5 a month in their savings went a long way. Her daughters learned to save for themselves, and in turn passed on their good savings habits to their children.

"The people at Gather are so helpful and pleasant and it shows how Gather FCU cares and trains their employees to go over and beyond to help. They treat you like family".

On our 70th anniversary, we truly value long-term members like Carol and new members alike. We all share in the outcome of our work together: a financial institution that helps us all, and that we all can call our own, as Carol says, "we are part owners" of Gather FCU.



CEO MESSAGE

70 Years of Thriving Together

Good News, Exciting Future

I hope this message finds you in good health and high spirits. At Gather's recent 70th Anniversary Annual Membership Meeting, I had the pleasure of sharing some remarkable highlights of our credit union's performance. Gather continues to thrive, with our net worth increasing by an impressive 12% over the past year. At the same time, our dedication to serving our members remains unwavering, as our continued dedication to our community makes Gather a safe haven for your finances.

At Gather, we are more than just a financial institution, we're a partner in your financial journey. From a child's first savings account to retirement planning and your first mortgage, we are here for every milestone. Your goals are our goals and, together, we'll navigate the path to financial success.

Last year, we broke ground on our new Kilauea office, which will be our 7th branch—a symbol of our commitment to providing accessible financial services. Construction is well underway, and we are on track to open its doors later this year. This expansion will enhance our ability to serve you better, bringing our trusted services closer to every community.

I want to express my deepest gratitude to each member for your continued support and membership. Gather's success is a reflection of your trust, and we are honored to be part of your financial journey. As we embark on the future together, let's celebrate the achievements of the past and look forward to many more years of prosperity.

Thank you for being an integral part of the Gather family. Here's to 70 years of thriving together and to the countless milestones we'll achieve in the years to come.

– Tess Shimabukuro, CEO

SECURITY

We Can All Stop Fraud

Don't be Fooled by Common Scams; Financial Security Is a Daily Practice



We value your security and want to bring your attention to recent fraudulent texts and emails targeting Gather members. Scammers attempt to deceive you into sharing sensitive information, such as your online banking credentials, account number, or debit/credit card details.

Please remember Gather will NEVER contact you via text or email asking for information like this. Fraudsters create a sense of urgency, claiming you'll lose access to your account or face a frozen account if you don't respond promptly.

Please remain vigilant and NEVER click on any links or provide personal information, regardless of how urgent the message appears. Instead, reach out to Gather directly to verify the authenticity of any communication.

EVENTS

01 Youth Month April 1st-30th

Stay tuned and follow us on Instagram for upcoming events and fun contests!



02 70 Acts of Kindness

Follow us on Instagram and Facebook with Gather FCU's random Acts of Kindness throughout the year.



AUTO SALE

One Month, One Ton of Savings

Ohana Used Auto Sale April 1-30

It's that time of year again: When members all over Kauai have the chance to score a great deal and a great rate on a used auto. The Ohana Motors Auto Sale, happening from now until April 30th, is just that chance. The annual event brings "just-for-member" special discounts and incentives on Ohana Motors' full inventory of used vehicles.

- Rates as low as **5.25% APR***
- **1% loan rate discount** on auto loans
- **Special pricing** for Gather members only

Members can apply online at www.gatherfcu.org or call the Gather Loan Department at **808.246.1277**.



2391 Ulu Maika St., Lihu'e
808.245.4003

*APR = Annual Percentage Rate. \$20,000 loan at 5.25% APR for 60 months = \$379.72 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 5.25% APR. Rates range from 6.25%-17.99% APR and are based on your credit history. Offer available April 1-30, 2024, only.

WHAT'S NEW

Get a Fresh Start

Revitalize Your Finances with Spring Cleaning

As we embrace springtime, it's not just our homes that could use a bit of tidying up—it's the perfect time for financial spring cleaning, too. Take a moment to look at your financial health, find areas for improvement and make strides toward a better financial future.

Consider consolidating your debts by combining multiple loans or credit lines. This can streamline your financial obligations and free up much-needed cash flow. At Gather, we're here to support you on your journey with our consolidation loans. We offer terms from 1-to-7 years, with rates as low as 5.00% APR* on a 1-year loan. Plus, we give you the flexibility to borrow up to \$30k.

Let this spring be a season of renewal for your finances. Contact Gather to explore how financial spring cleaning can set you on a path toward economic well-being for the future.

*APR = Annual Percentage Rate. \$1,000 loan at 5.00% APR for 12 months = \$85.61 per month. Stated APR assumes excellent borrower credit history. Other rates and terms are also available. Rates range from 5.00%-18.00% APR and are based on your credit history.



New Digits

The new number for Gather's 24-Hour Member Accessline is **844.810.7605**. If you have it saved in your contacts or auto-dial, please update the number.

The Member Accessline is your 24/7 portal to accessing your accounts via phone. Check balances, make transfers or payments, check account history and much more, all at your fingertips. It's safe, secure and FREE.