



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Supporting Each Other in a Crisis

Unprecedented Times and Uncommon Generosity

Listening to the news, it can feel like we'll never emerge from the current crisis. It's natural to feel overwhelmed when experiencing something unprecedented, and it's something we're all living through together. But there's an undercurrent of hope amidst all the fear and uncertainty.

Kaua'i is more than just our home. It's unique and different from the other islands, just like our people. And we've been through challenging times before. During Hurricane Iniki and again during immense flooding and damage to our island, we came together and rebuilt. We worked as a community to help each other as neighbors. We're seeing the same thing today.

When we gather, we are strong...as long as we continue to be there for each other.

The current pandemic has highlighted just how much we rely on each other. There's a new appreciation for how important it is to support local businesses, and it's making a difference. Our neighbors are going out of their way to provide food and support for our kupuna and to the families who need it most. This isn't happening because of a government mandate, it is happening because that's who we are as a people.

Our culture is built on gathering together. We always greet each other with warmth, hugs and handshakes. While one of the hardest things we're experiencing right now is the lack of human connection, we're more dependent on each other than ever. The recovery will not be quick, and we may all need to adjust to a new normal, but as long as we continue to be there for each other, we'll get through stronger and better than before. When we gather, we are strong.



CEO MESSAGE

Everything Is Different, but Life Does Go On

I hope that you and your family are all safe and healthy during this unprecedented time. We're all living through a unique shared experience. In our lifetimes, no one has ever encountered a pandemic like COVID-19. But, even amongst all the uncertainty, life is moving forward, although very differently than before. It's our strength as a community that will keep us bound together, even as we live our lives apart.

Graduation is an exciting time and a huge life achievement. While graduation parties will not be the same this year, we are so proud of all of our graduates. We offer congratulations and wish you well as you head into the next chapter of your life.

Summer is here, but it won't be the same either. While we're all used to traveling and having fun with family, we hope that you're able to still enjoy the season, while staying safe. Things will get back to normal, but it will take time, patience and working together.

Your community credit union is doing our part. We're here for our members, as many of us are experiencing times of transition. Although some businesses and restaurants are beginning to open again with restrictions, loss of jobs and lost income have created financial uncertainty for many individuals and families. Just know we are here to help. We encourage members to call us to find out about one-on-one assistance we can provide. You can reach us at **808.245.6791**.

To that end, we have experienced high call volumes. We know this can be frustrating for members, and we would like to thank you for your patience. We have resumed our normal office hours again and expect call times to return to normal very soon.

I wish you all well and hope that we all stay safe together. We can do this, Kaua'i!

– Tess Shimabukuro, CEO

MEMBER SAFETY

Beware of COVID-19 Scams

Info and Tips to Keep Your Finances Safe

With all the confusion around COVID-19, it's no surprise that criminals are trying to use it to their advantage. The Federal Communications Commission has publicized information about a number of phone and text-related scams that have popped up in recent months. Robocalls and text messages are sent to lure you in, including free home testing kits, bogus cures, financial relief funds and more.

Do not respond. Find out more at [fcc.gov/covid-scams](https://www.fcc.gov/covid-scams) and stay safe.

EVENTS

01 Gather FCU's 21st Annual Charity Golf Tournament

We've postponed our 2020 annual golf tournament, originally scheduled for Saturday, September 12. For updates, join our mailing list by emailing marketing@gatherfcu.org.

Summer Savings, All Month

Kuhio Auto Group Sale July 1-31

One of the best times of year to purchase a vehicle is the month of July. That's when Gather FCU teams up with Kuhio Auto Group to give our members once-a-year discounts that'll save you money down the road.



- Rates as low as **1.99% APR*** for a 60-month term
- 1% discount on all auto loan rates
- **\$50 Costco gift card** (delivered by mail) upon loan funding
- Get pre-approved before you shop

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

**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 July 2020.*

MEMBER FEATURES

Banking in a World of Social Distancing

Gather's Remote Services

We've all adjusted our behaviors to take into account the need for social distancing and community safety. Your credit union has done the same, making remote banking services more accessible and convenient than ever.

Members can access their account anytime by visiting www.gatherfcu.org. There, you can enroll in online banking for complete access to all of our remote services. Once enrolled, download our Mobile App (Search Gather Mobile in your device's App Store) and use both online and mobile banking to:

- Pay bills online
- Transfer funds
- Make loan payments
- Deposit checks with your phone using Gather's Mobile App
- And much more



Gather also offers many non-contact options for banking. You can withdraw and deposit money anytime at one of our ATMs or use Night & Quick Drop Boxes (located at all offices). These options are quick, easy and don't bring you into contact with anyone face-to-face.

And you can always call us for help. We will walk you through all of our services and get you connected to your account remotely. Just give us a call at **808.245.6791**.



GATHER

Federal Credit Union

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 Street

Lihu'e, HI 96766

Fax 808.246.0246

LĪHU'E

4434 Hardy Street

Lihu'e, HI 96766

Fax 808.245.7180

KAPA'A

985 Kipuni Way

Kapa'a, HI 96746

Fax 808.822.0771

'ELE'ELE

'Ele'ele Shopping Center

'Ele'ele, HI 96705

Fax 808.335.0234

WAIMEA

9936 Kaumuali'i Highway

Waimea, HI 96796

Fax 808.338.0901

HOLIDAYS

FRIDAY, AUGUST 21

Statehood

(Admission's) Day

MONDAY, SEPTEMBER 7

Labor Day

GATHER FCU SCOREBOARD

As of April 30, 2020

Total Assets:	\$ 564,432,550
Total Shares:	\$ 501,296,727
Total Loans:	\$ 297,654,993
Members:	35,880



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

Virtual Happenings on Our Island

Scholarships, Annual Meeting and More

Congrats to Our 2020 Scholarship Winners

It's one of our favorite times of the year—when we have the pleasure of awarding scholarships to graduating seniors headed off to college. This year, we're awarding 10 recipients with Student Scholarships as part of Gather's *Your Choice* program. We are proud to announce our 2020 Scholarship recipients:

Fred Adella - Waimea High School

Ki'ilani Arruda - The Island School

Kyler Arruda-Sukehira - Kapaa High School

Dalson Cua - Kauai High School

Rachel Dressler - Kauai High School

Madeline Hoesel - Kapaa High School

Alaysia Navor - Kauai High School

Junelle Tangalin - Kapaa High School

Keane Tibon - Kauai High School

Kallen Wachi - Waimea High School

If your teen will be a high school senior next year, don't forget to apply for one of our 2021 Student Scholarships. Applications will be available on our website in January 2021.

Annual Verification of Member Accounts

To protect against fraud and identity theft, Gather FCU's Supervisory Committee conducts an annual verification of member accounts. If the information on your current Member Statement is correct, there is no need to respond. However, if the information on your current statement is incorrect, please write to us at: **Supervisory Committee, C/O Gather FCU, PO Box 1253, Lihue HI 96766.**

If you have questions about the Account Verification process or you'd like to learn more about how you can protect yourself against identity theft, call us or visit www.gatherfcu.org.

Thank You for Attending Our Virtual Annual Meeting

Finally, we want to thank all of our members who attended our Annual Meeting. It was the first time in 66 years that we've hosted the meeting virtually, and we're happy so many of you were able to join. Thank you for continuing to support our community credit union and here's hoping that next year's annual gathering will be in person.

