



# Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

## Coming Soon

### Gather Comes to Līhu'e Walmart



New full-service Gather in-store branch office opens in Līhu'e Walmart in April 2022.

At Gather FCU, we're always working to improve the experience of our members, including products and services, hours of operation, security and technology, staff and branch office locations.

**We're pleased to announce the opening of our newest office in April 2022, located inside the Līhu'e Walmart at 3-3300 Kuhio Hwy.,** in the space formerly held by McDonald's. This full-service branch office (minus a drive-thru) will provide a convenient location with extended hours: Monday–Saturday, 9am to 6pm.

"It's a convenient location for many of our members and we hope it will give even more people the opportunity to join Gather FCU," says President/CEO Tess Shimabukuro.

With the opening of our new Walmart branch, the Gather Līhu'e office at 4434 Hardy St. will close on **Monday, February 28, 2022**. We know many members hold a fondness for the Hardy St. branch office. Rest assured, you will see the same familiar employees' faces from the Hardy St. office, as they assume roles at other locations.

Those who use the ATM on Hardy St. can continue to do so. The ATM will remain.

"The decision to close the Hardy St. office came only after an in-depth analysis of what works best for our members," said Shimabukuro. "Throughout the entire process, our leadership never lost sight of our #1 priority: *Maintaining the exceptional member service you have come to expect from Gather.*"

Gather will still have six locations—two in Līhu'e at Walmart and Kukui Grove, as well as offices in Kapa'a, Kōloa, 'Ele'ele and Waimea.

We're dedicated to providing you with the financial solutions and convenience you want and need. We're your community credit union and your voice matters. Contact us anytime at **808.245.6791** or **info@gatherfcu.org**.



CEO MESSAGE

# Hau'oli Makahiki Hou

## New Year, New Outlook, New Opportunities

2021 was another year that we'll never forget, in ways we'll want to remember. We came together and were able to help and accommodate the needs of our members facing financial hardships due to the pandemic. At the same time, Gather was able to meet your needs. We installed a full-service ATM in Kilauea at Anaina Hou Community Park. And, even through the difficult times of the year, we were there as a community, supporting members with auto and home buying needs.

We're starting the new year off with some exciting news. We are pleased to announce we will soon be opening an in-store branch office in the Lihu'e Walmart. That makes Gather the first credit union on Kaua'i to operate a branch from within a retail store. The in-store branch will open in April of this year, offering longer office hours.

We want to say a big thank you to all our members for voting Gather FCU as the #1 credit union in TGI's Best of on Kaua'i. Your trust and dedication are a big part of what makes this such a wonderful place to call home.

The past year truly highlighted the power of a community-based organization: We can work together and make a difference for each of us. We look forward to a better 2022 together.

From all of us, your fellow members and Gather FCU staff, it's my pleasure to wish you and your family a very happy and prosperous New Year.


– Tess Shimabukuro, CEO

MEMBER ALERT

## InstaScams

### Social Media Scams Are on the Rise

Social media allows everyone to stay more connected. Unfortunately, it's also allowed scammers to get more sophisticated. Stay alert and avoid these common social media scams:

- Direct message from a familiar account, but asks you to click on a link.
- Message from someone you don't know requesting money.
- Message from Instagram security asking for account information.
- Unverified accounts from supposed large companies or public figures.
  - Verified accounts always have a blue badge with a  checkmark near the name.
- People or accounts asking you to claim a prize.
- Request to move your conversation off Instagram to a less secure setting.
- Messages with poor spelling or grammatical errors.

If something feels suspicious, trust your gut. For more information on scams, and what to do if you become a victim, contact the Federal Trade Commission (FTC) at [www.usa.gov/stop-scams-frauds](http://www.usa.gov/stop-scams-frauds).

EVENTS

### 01 Student Scholarship Application Deadline

We award \$1,000 scholarships for up to ten (10) graduating HS seniors.

Download applications at [www.gatherfcu.org](http://www.gatherfcu.org) and submit to any Gather office, or postmarked by March 15, 2022, if by mail.

### 02 Gather FCU's 68th Membership Meeting Saturday, March 5, 2022 Smith's Tropical Gardens Lunch, 12 p.m.

Tickets go on sale at all Gather FCU offices on January 18!



#### AUTO SALE

## Knockout Deals for a New Year

King Auto Center Sale  
January 1-31

The first auto sale of the year is always the biggest, and this year is no different! Gather FCU is excited to announce the King Auto Center Sale with deals exclusively for Gather members, plus special auto loan rates. Don't miss out!

- Rates as low as **1.99% APR\***
- **1% loan rate discount** on all new auto loans
- **\$50 gift card and a FREE gift** upon loan funding

Members can apply online for loan pre-approval at [www.gatherfcu.org](http://www.gatherfcu.org) or call our Loan Department at **808.246.1277**.



(808) 245-4788  
4330 Kukui Grove St.

\*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. Rates range from 3.25%-17.99% APR and are based on your credit history. Offer available January 1-31, 2022, only.

#### CONSOLIDATION LOANS

## Bounce Back from Holiday Expenses with a Consolidation Loan

Every year we say we're going to cut back on gift-giving, but we over-extend ourselves financially anyway. If this isn't you, keep up the good work. But, for the rest of us, the start of a new year can be a wake-up call that it's time to get serious about our financial health.

Gather is here to help. If you find yourself juggling multiple credit card balances, think about a consolidation loan. The loan lets you combine all your bills into one loan with only one monthly payment, often at a lower interest rate.

Members can borrow up to \$30,000 for terms up to seven years. Choose the loan amount and term that works for you and your budget. Gather representatives are ready to help you find the loan that works best for you. Schedule an appointment online at [www.gatherfcu.org](http://www.gatherfcu.org) or call us to learn more.

#### CONVENIENCE

## Save Thousands on Your Auto Loan

### 100% Remote Auto Refinancing, Backed by Gather FCU

No need to visit a branch to lower your auto loan rate. Now you can do it all right from your smartphone or mobile device—wherever you are.

Gather is excited to announce a new way to refinance your car loan from another lender with Gather FCU. Through Clutch, members have saved thousands of dollars in just a few clicks. And the best part is, it's all 100% online. You don't even need to leave the house.

It's also easy to get started. Just scan the QR code with your smartphone's camera to start saving today.



SCAN ME



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**

4434 Hardy St. • Līhu'e, HI 96766  
Fax 808.245.7180

**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

**HOLIDAYS**

**MONDAY, JANUARY 17**

Martin Luther King Jr. Day

**MONDAY, FEBRUARY 21**

PRESIDENTS' DAY

**NOTE:**

Gather is open for business on  
Prince Kuhio day, March 26th and  
on Good Friday, April 15th.

**GATHER FCU SCOREBOARD**

As of October 31, 2021

<b>Total Assets:</b>	\$ 720,699,888
<b>Total Shares:</b>	\$ 652,559,869
<b>Total Loans:</b>	\$ 316,184,464
<b>Members:</b>	36,748



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 Purpose

## Our Shared Commitment to You and Our Community

Gather is all about people helping people. In addition to looking for ways to make our members' lives easier, we're also looking for ways to help better our community. By offering our members opportunities and solutions to build their financial well-being, we're helping to strengthen our community. But there's always more we can do.

The Friends of the Children's Justice Center of Kaua'i's mission is to make a positive difference for our community's abused and neglected children. That was enough to inspire Gather FCU employees to rally together for donations, including school supplies, toiletries, toys and backpacks. The donations will help our keiki in need. You are welcome to pitch in, too. Learn more at [www.kauaifjc.org](http://www.kauaifjc.org).

We'd like to send a big mahalo to everyone who contributed to the Kaua'i's Credit Unions' food drive. Since 2011, Kaua'i's credit unions have contributed over \$130,000 in food and donations. Funds go to the Kaua'i Independent Food Bank to help purchase necessities for our kūpuna and keiki, and those in need during the holidays. Your generous donations pushed us over our \$16,000 goal. Learn more and lend a hand at [www.kauaifoodbank.org](http://www.kauaifoodbank.org).

Thank you for contributing to our 1st Annual "Holiday Toy Drive" in partnership with Keiki O Ka Aina Kaua'i and KHON's Laulima Giving Program. Together, we were all able to brighten the holidays for families on Kaua'i in need of presents for their keiki.

