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HOLIDAYS

FRIDAY, APRIL 10
Good Friday

MONDAY, MAY 25
Memorial Day

THURSDAY, JUNE 11
King Kamehameha Day

FRIDAY, JULY 3
Independence Day (Observed)

GATHER FCU SCOREBOARD

As of January 31, 2020

Total Assets:	\$ 537,803,818
Total Shares:	\$ 475,519,196
Total Loans:	\$ 301,040,675
Members:	35,848



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

Happenings All Over Our Island

Tales, Treats, Financial Literacy and More

This year has already seen lots of great activities in our community, and Gather FCU has been proud to be a part of many of those events.



Mahalo to everyone who came out to join us at the Historic Waimea Theater during the Waimea Town Celebration in February. Gather sponsored "Tales & Treats - Hawaiian Legends," where stories and legends of Old Hawai'i were shared. It was a fun event for everyone who attended, including many Gather staff members.

April is Financial Literacy Month and Gather FCU has lots of helpful info and tips for everyone at every stage of their financial lives. Studies have shown that children form the majority of their spending and saving habits by the time they're seven years old. So, it's never too early to start teaching your little ones about the ins-and-outs of how to work with money. And, it's never too late to get better about managing money. Gather Members can go to gatherfcu.org/resources to dive into a wealth of financial literacy information. From financial basics, to buying a home, to retirement planning and more, there's something to help everyone be a little smarter about money.



We want to send a special shout-out and mahalo to our friends and keiki from Kilauea School. These 4th and 5th Graders joined us for a fun day at the credit union, as they learned about money and the importance of saving. We had a blast!



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

Getting the Most Out of Your Home's Value

Gather FCU's Home Equity Loans Are a Great Option



Most people know that purchasing a home is one of the most important investments you can make. As you pay down your mortgage, your home's value may also increase. This leads to positive equity that you can use to establish a Home Equity Line of Credit (HELOC). A HELOC can be used for home renovations, big purchases or even to consolidate debt. It helps you get the most out of your home's value.

Borrow up to 90% of your home's value. Available for both 1st and 2nd mortgages, either will give you maximum buying power and flexibility. You can borrow up to 90% of the value of your home (up to \$450,000).

Once you set up your HELOC, you can take loan advances online, via mobile banking or on our 24-Hour Member Accessline. There are no points or prepayment penalties. Plus, you may even qualify for tax benefits from a HELOC.

Go to www.gatherfcu.org or stop by any of our offices to learn more about getting the most out of your home's value. That new kitchen isn't going to build itself.

"I've done many home loans and HELOCs in my life, but the process with Gather was by far the most simple! We love GATHER and can't recommend them highly enough."

– Wayne Kelley
Member Since 2018



CEO MESSAGE

We Are Here to Serve You

The concerns regarding the coronavirus (COVID-19) have increased as the impact of the virus hits closer to home. At Gather Federal Credit Union, the health and safety of our employees, members and communities we serve is our top priority. I want to assure you that we are closely monitoring the potential impact on our community. All offices will continue to remain open, and we have undertaken additional measures to clean and sanitize our offices.

If you wish to minimize contact with others, please take advantage of our many digital services, such as using Gather's online banking, mobile or Visa apps, and our 24-Hour Member Accessline. Additionally, our branch ATMs accept both cash and check deposits, and you can also make a withdrawal in different denominations. All offices offer night depositories, and drive-up teller services are available at the Kapa'a and Kukui Grove locations. You can also call us at **808.245.6791** or email us at info@gatherfcu.org, and our wonderful staff will be happy to help you.

These are uncharted and uncertain times. We are here to help you. We have personal assistance programs to help you with your finances. "People helping people" is the credit union motto and is our commitment to you. While we have never faced anything quite like COVID-19, I know by working together and caring for each other as one 'ohana, we will weather this storm.

Some of you have noticed our new Visa® Signature Card and our 24-Hour Member Accessline, and many people have asked about the changes. Our mission is to provide our members with the best options for managing their financial lives. These upgrades are in place to make sure our members are getting the most up-to-date and secure services.

I want to thank our entire membership for your continued support that makes our credit union strong.

– Tess Shimabukuro, CEO

SAFETY ALERTS

Your Safety Is Our First Priority

In Hawaii, our culture is all about family and gatherings. When we greet one another, we hug, we "honi", or shake hands. But now with the COVID-19 Pandemic, and because we care about everyone's safety, we all need to respect and be mindful of others by practicing social distancing.

Here are some preventative actions to help stop the spread of this respiratory disease:

- Avoid close contact with people who are sick
- Wash your hands often with soap and water for at least 20 seconds
- Stay home when you are feeling sick
- Limit contact with others outside of your household

Our lives and those of our friends and family may depend upon how proactive all of us are in protecting ourselves and those around us from the rapid spread of this virus. We are all in this together.

 AVOID close contact with people who are sick	 WASH your hands often with soap and water for at least 20 seconds	 CLEAN and disinfect frequently touched objects and surfaces
 COVER your cough with a tissue, throw it away, and wash your hands	 AVOID touching your eyes, nose and mouth	 STAY home when you are feeling sick

SPECIAL ASSISTANCE



We Care and Are Here to Help

In the wake of the global crisis related to the coronavirus (COVID-19), we understand there will be financial strains beyond anyone's control. At Gather FCU, we will do everything we can to help.

We are offering payment extensions, loan modifications, emergency loans and financial counseling for members who are experiencing financial difficulties.

For your safety and convenience, we are accepting loan applications over the phone and online. Please visit our Website at www.gatherfcu.org to apply.

We are always looking out for your financial well-being. Call or email us and together let's work on a plan.

NEW FEATURES

Extended Call Center Hours

Gather FCU has partnered with the CO-OP® Financial Services Contact Center to assist our Call Center to ensure a live voice is available to you right away. During periods of high call volumes, the CO-OP Contact Center will work as an extension of our Call Center to provide the same service you are accustomed to from our in-house representatives.



NEW FEATURES

Manage Your Credit Card Account Anywhere

Gather FCU's Visa® Mobile App

We've just made it easier to access and manage your credit card. Our new Visa Mobile App gives you on-the-go management of your card. You can link the app directly to your Visa Credit Card account to view transactions, make payments, flag fraudulent transactions, report your card lost or stolen, set alerts, and more.

The Gather Visa Mobile App is an excellent way to stay on top of your credit card, wherever you are. The app is free and available in your Apple or Android app store.

