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KŌLOA
 3483 Weliweli Road • Kōloa, HI 96756
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 'Ele'ele Shopping Ctr. • 'Ele'ele, HI 96705
 Fax 808.335.0234

WAIMEA
 9936 Kaunualii Hwy. • Waimea, HI 96796
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HOLIDAY SCHEDULE

WE ARE **CLOSED ON:**

MONDAY, OCTOBER 14
 Discoverer's Day

MONDAY, NOVEMBER 11
 Veterans' Day

THURSDAY, NOVEMBER 28
 Thanksgiving Day

WEDNESDAY, DECEMBER 25
 Christmas Day

WEDNESDAY, JANUARY 1
 New Year's Day

GATHER FCU SCOREBOARD

July 31, 2024
Total Assets: \$ 788,685,060
Total Shares: \$ 721,034,890
Total Loans: \$ 438,666,364
Members: 38,605



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

A Hole-in-One for Kauai

A Great Event Supporting Great Causes

Mahalo to all our generous sponsors and participants for making Gather Federal Credit Union's 25th Annual Charity Golf Tournament a resounding success! Held in September at the beautiful Puakea Golf Course, our yearly milestone event raised \$50,000, all of which goes directly to benefiting our community.

We're proud to share that \$25,000 of the proceeds went to the Wilcox Health Foundation for Pediatric Services on Kauai. This donation helps fund critical medical care and services for our island's keiki, ensuring that our youth receive the highest quality of care close to home. Another \$25,000 was directed to the Kapiolani Children's Miracle Network, which supports the Kapiolani Medical Center for Women & Children. As our state's only specialty care facility for women and children, Kapiolani provides essential services, including a pediatric intensive care unit and a 24-hour pediatric emergency room that serves over 20,000 patients annually.

At Gather, we believe in supporting the hospitals and pediatric services that are vital to our community's well-being. The funds raised through our golf tournament help ensure that these institutions can continue to provide specialized care to those who need it most.

We'd like to extend a special shout-out to our Platinum sponsors: Velera, Bank of Hawaii, Captain Andy's Sailing Inc., Gallagher Executive Benefits, Kauai Credit Adjusters, Pacific Media Group, Ohana Motors, Origence, Performance Trust, SWBC, Teshima Insurance Group, The Garden Island Newspaper, and WIRED Security Inc.

Thank you once again to all our sponsors, donors and participants for your unwavering support. Together, we're making a meaningful difference in the lives of our keiki and their families.



Leila-Rose Coloma, Hawaii's 2024 CMN Champion



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

A Community of Values

Rooted Over 50 Years



As Gather celebrates its 70th anniversary, we love reflecting on members who have been a part of this incredible journey, such as Gary and Haunani Pacheco. They are proud credit union supporters whose deep connection to their community and Gather represents the heart of our mission.

Gary was born in Lihue and raised in Kilauea. Haunani was born in Honolulu and raised in Hanalei, where they met in 1965. They recently celebrated their 54th wedding anniversary, a testament to their enduring love and partnership. They have two sons and two grandchildren, and their commitment to our shared home runs just as deep as their family bonds.

The Pachecos have long been involved in giving back to their Kilauea community. Along with Mr. Pacheco's involvement with Kaulana Kilauea, the Kilauea Point Natural History Assn., and the North Shore Lions Club, he and his wife keep busy with their business flower farm in Kalihiwai Ridge. Their strong community ties and thriving business keep them "connected to their roots."

Mr. Pacheco's relationship with Gather began in 1964, when he opened his first account to purchase a stereo for his parents. Katherine McNelly, who worked at the credit union, opened his account with just \$20 and helped him secure his first loan in a matter of minutes. He nicknamed the credit union "the umbrella man"—always there when needed, rain or shine.

Mr. Pacheco has witnessed Gather's growth over the years, from serving the sugar plantation workers in the early '60s in a little office space just on the left of the entrance of the Dispensary Stone Building in Kilauea town—to becoming a cornerstone of the community. Both he and his wife look forward to the convenience of the new Kilauea branch opening soon, bringing the "personal connection" to their town where they can always see someone in person.

Gather is honored to have members like the Pachecos, whose values and vision are at the core of who we are. As we continue to grow together for the next 70 years, we look forward to serving the Pachecos and community members just like them.



CEO MESSAGE

Remembering What Really Matters

A Time for Reflection, a Time to Look Forward

At Gather Federal Credit Union, our mission is rooted in a simple yet profound “why.” People choose to become members not just because they know that we’re dedicated to the financial well-being of themselves and their families. Our members also choose Gather because our futures are tied together by our shared home and values. Your dreams are our dreams, and the goals we set, we reach together. Our “why” is the responsibility that comes with this trust, and we are here to help, guide and support you in every step of your financial journey.

I’m excited to share some great news about our Kilauea office. After much anticipation and preparation, we are thrilled to announce that our new branch will be opening in December. This marks the culmination of a long journey, and we are eager to begin serving our members on the North Shore. We look forward to welcoming you to this new space, designed with your needs in mind.

This is a special month for credit unions worldwide, as we celebrate International Credit Union Day on the third Thursday of October. This day is a reminder of the importance of credit unions in communities around the globe. It’s a celebration of our unique spirit of cooperation and the positive impact that credit unions have on millions of lives.

As we approach the holiday season, I want to remind everyone to be vigilant against fraud. The holidays can be a time of increased scam activity, so please stay aware and protect your personal information.

Finally, on behalf of everyone at Gather, I wish you and your loved ones a joyful and safe holiday season. You are our “why” and it’s something that we remember and celebrate every day.

Warm regards,
Tess Shimabukuro, CEO

SECURITY

Think Before You Click

The Holidays Are Prime Time for Fraud

As the holidays approach, many of us will turn to online shopping to find that perfect gift. However, with the increase in online activity comes a higher risk of encountering cyber scams and fraud. It’s easy to get caught up in the excitement of holiday deals, but it’s essential to remain vigilant and protect your personal information.

Each of us plays a vital role in keeping our systems and data secure. Scams constantly evolve, making it crucial to stay informed and proactive.

To help safeguard your financial information this holiday season:

- Keep Your Transactions Secure: Ensure that your credit union account information, credit card numbers and personal data are protected.
- Secure Your Computer: Avoid clicking on suspicious links that could expose you to hackers and identity thieves.
- Never “Just Click:” Stay aware and make informed decisions online.

For more tips, visit www.staysafeonline.org.

EVENTS



- 01 **International CU Day**
Thursday, October 17
- 02 **Green Wednesday Loan Sale**
Wednesday, November 20

For details and dates for these upcoming events, visit: Instagram (@gatherfcu) and Facebook (Gather Federal Credit Union).

- 03 **Holiday Food Drive**
- 04 **Holiday Toy Drive**



AUTO SALE

Shift Into Savings

Kuhio Ford & Mazda Auto Group Sale – October 1-31

Connecting Gather members with local businesses is part of what it means to be a community credit union. That’s why we’re happy to announce that once again we’ve teamed up with Kuhio Auto Group for October. All month long, Gather members can receive special discounts on loan rates when they purchase a new vehicle. That includes rates as low as **5.25% APR*** for up to 5 years. This could be your chance to snag a great deal and a great rate on your next new vehicle purchase.

- 1% rate discount on auto loans exclusively for members.
- Gather auto loan rates as low as **5.25% APR** for up to 60 months.
- Apply at www.gatherfcu.org.



*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 October 1-31, 2024, only.

CONVENIENCE

The Perfect Season for Zelle®

As we talk about financial security this holiday season, remember some tips for making payments with Zelle. While Zelle is a convenient way to send and receive money, it’s crucial to remember it’s only safe when used with people you trust. Once you authorize a payment, there’s no fraud protection for unauthorized transactions.

If you’re unsure about using Zelle to pay someone you don’t know, it’s best to avoid it, particularly for high-risk transactions, such as online purchases from unfamiliar sellers. Zelle doesn’t offer purchase protection, so if something goes wrong, you may not get your money back.

- Zelle is a safe way to send and receive money from people you trust.
- Zelle is a feature on the Gather Mobile app.
- The daily spending limit for Zelle is \$500.

Stay safe this holiday season!

Always on the Go

Gather’s Mobile Banking and Mobile Wallet



Stay connected and secure with Gather’s Mobile Banking app. It makes managing your finances effortless 24/7. You can access your accounts from anywhere.

For added protection, explore digital wallets—they don’t store your physical card number on your device or share it with merchants. Plus, transactions are authenticated with your fingerprint, face ID or pass code. A digital wallet is one of the safest ways to make a purchase.

Enhance your security even further with our CardControl app, which lets you manage your debit card 24/7. Access CardControl with Gather’s Mobile Banking app. Or get started by visiting www.gatherfcu.org/cardcontrol or calling us at **808.245.6791**.