



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

Expanding on Kaua'i

Gather FCU Is Now in Kōloa

We're happy to announce the opening of our new branch in Kōloa town. It's located in the Chang Building on Weliweli Road. For some of you who might remember, our new office is where the old Kōloa Credit Union was located.

The new location has three tellers and one supervisor who can assist with loans and other transactions. While the ATM at our new branch is forthcoming, later this month we will have a Night/Quick Drop Box available for loan payments or deposits. We hope our members in the Kōloa area will be happy to have a convenient new location nearby.

Our Kōloa community is so excited to have Gather, people are just excited. Welcome, Gather Federal Credit Union!

– Christyl Nagao

Member Since 2016

Members are invited to stop by during the month of October for a free giveaway (while supplies last). Plus, refer a new member to open an account and you'll both receive a free golf-sized umbrella.

"We are always looking for opportunities to make your lives easier," said Tess Shimabukuro, President/CEO. We continue to plan expansions to meet the growing needs of our neighbors and our home."

Christyl Nagao, who owns the Chang Building, expressed, "I am so pleased to have Gather on the South Shore and especially to be a small part of it. I watched for over a month, the hard work and dedication Tess and her team...put forward to turn this idea into a true reality. A true commitment to their members is making a decision like this, even during these unprecedented times, to bring a much-needed service to Kōloa."

Gather FCU has five additional offices located in: Kukui Grove, Līhu'e, Kapa'a, 'Ele'ele and Waimea. And, in the near future...an office in Kilauea!



CEO MESSAGE

Moving Forward as a Community

This year has tested all of us in one way or another. However, through it all, we have stayed strong as a community and as a community credit union. We have you, our members, to thank. That's one reason I'm excited to tell you about our new location in Kōloa.

It has been in our long-term plans, and now our newest branch is open and ready to welcome members. Stop by and say hello the next time you're nearby. For our North Shore members, we're still working toward opening a new office in the Kilauea community, and will keep you posted as developments progress.

On October 15, 2020, join your credit union family as we celebrate the 72nd anniversary of International Credit Union Day®! This year's theme is "Inspiring hope for a global community."

The day is recognized to reflect upon the credit union movement's history of people helping people, promote its achievements, recognize hard work and share member experiences. This day has been celebrated on the third Thursday of October since 1948.

This year has affected us all, both in Hawai'i and across the nation. That's why we all need to take care of ourselves and each other. We are Kaua'i Strong and we are resilient. We wish all of our members the very best, now and throughout the holiday season.

– Tess Shimabukuro, CEO

FINANCIAL ASSISTANCE

Pandemic Loan Recovery

We're Here for Our Members

Financial stress from loss of income and savings, inability to pay debts and general uncertainty are all common experiences. At Gather FCU, we are always focused on our members. We have programs to help during this unprecedented time.



If you need financial help, reach out. As the pandemic continues and we work toward financial recovery as a nation, we can work with you to find the right loan terms for your current financial needs. Email us at loans@gatherfcu.org or call our Loan Department at 808.246.1277.

EVENTS

01 International Credit Union Week

October 12-16

Follow us on Instagram for fun & giveaways
[@gatherfcu](https://www.instagram.com/gatherfcu)



02 Gather FCU's 21st Annual Charity Golf Tournament

Saturday, October 24, 2020
Puakea Golf Course

Register today at:
www.gatherfcu.org,
or send us an email at
marketing@gatherfcu.org



PROMOTION

There's No Place Like Kaua'i. And, No Free Checking Account Like Kasasa

Gather FCU Has the Highest Paying Checking Account in the State of Hawai'i!

Ask for 

Everyone likes to get a little something extra. At Gather FCU, our little something extra comes standard with all Kasasa Checking Accounts.

Kasasa is the highest paying checking account in Hawai'i. Plus, it's totally free! You don't have to change any of your current banking habits to benefit from Kasasa, all you need to do is qualify. Once you do, you can choose from a **3.25% APY** or **5% cash back** on debit card purchases.

And right now, **you can earn \$25 when you open a new Kasasa Checking Account.** In addition to \$25—just for opening your account—you'll also benefit from refunds on any ATM fees nationwide, and there's no minimum balance to earn rewards. It really is the checking account that pays you back. Stop by one of our offices, apply at www.gatherfcu.org or give us a call at **808.245.6791** today!



AUTO SALE

A New Ride Built to Take You Places

Kuhio Ford & Mazda Auto Sale, October 1–31

It's time for the annual Kuhio Ford & Mazda Auto Sale. And during the month of October, members can receive special incentives on a great selection of vehicles.

- Rates as low as **1.99% APR*** for a 60-month term
- **\$50 gift card** (delivered by mail) upon loan funding
- Get pre-approved online before you shop at www.gatherfcu.org or call **808.246.1277**.



808.245.3673

3050 Hoolako Street, Lihue HI 96766

*APR = Annual Percentage Rate. \$20,000 loan at 1.99% APR for 60 months = \$350.47 per month. Stated APR assumes excellent 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 October 2020.



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 • Lihū'e, HI 96766
Fax 808.246.0246

LĪHU'E

4434 Hardy Street • Lihū'e, HI 96766
Fax 808.245.7180

KAPA'A

985 Kīpuni Way • Kapā'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

WEDNESDAY, NOVEMBER 11
Veterans' Day

THURSDAY, NOVEMBER 26
Thanksgiving Day

FRIDAY, DECEMBER 25
Christmas Day

FRIDAY, JANUARY 1, 2021
New Year's Day

GATHER FCU SCOREBOARD

As of July 31, 2020

Total Assets:	\$ 598,258,503
Total Shares:	\$ 533,817,016
Total Loans:	\$ 293,888,356
Members:	36,014



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

Keeping Our Neighbors Safe and Healthy

Taking Care of Each Other During the Pandemic

The pandemic is unprecedented for all of us. It's also remarkable how so many of us have come together for the benefit of our island home in many amazing ways. But it's important to keep thinking about our own safety and the well-being of others as the situation progresses.

The federal government's CARES Act has been a lifeline for many people and businesses. But it's also been a haven for scammers looking to exploit the system. While many of these attempts at fraud are aimed at financial institutions (don't worry, Gather's security protocols are state-of-the-art), individuals have been targets, too. To avoid falling victim, follow the same rules you always do for online security. Watch out for phishing attempts. Never give out personal information unless you're 100% certain of the recipient. Never accept money from an unknown or uncertain source. And, more than anything, if it sounds too good to be true, it is.

Our island neighbors have been caring for one another during this time, and Gather FCU has been proud to continue helping, as well.

Your credit union has been busy, along with other organizations, such as the Kaua'i Independent Food Bank and Aina Ho'okupu O Kīlauea. Gather FCU staff has been helping distribute food to our families and to our Kūpuna. Our Kūpuna were so very thankful to receive hot lunches for the 6 weeks of our Show Aloha Challenge. Thank you to everyone who made contributions or assisted us in providing and delivering food to those who need our help the most. As always—Kaua'i cares!

This is our way to help give back and we're not stopping here!

