



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



FEATURE STORY

This Is How We Grow Together

Kasasa Personal Checking

At Gather FCU, we don't just want to help our members stay afloat, we want to help you thrive. Keeping true to that mission is how we designed our Kasasa Personal Checking program loaded with rewards, cash-back deals and one of the highest dividend rates on the island.

For us, Rule #1 in Kasasa? It's got to be FREE. This means NO monthly processing fees simply for doing business with us, NO minimum balance penalties, FREE unlimited checking and FREE debit card transactions. Plus, easy access to surcharge-FREE ATMs nationwide.

Rule #2: Share the wealth. We thank Kasasa members with 5% cash back on check card purchases with Kasasa Cash Back Checking—just swipe your card 12 times a month and you can get up to \$20. It's that easy! Or, with Kasasa Cash Checking, each month your checking account balance will earn **2.75% APY***, the highest interest-earning rate on Kaua'i.

"I really enjoy the Kasasa eStatements. I can just pull them up on my phone. It's convenient and good for the environment."

– Cheryl S.

Member Since 2001

Rule #3: Rewards, rewards, REWARDS! Beyond a great APY and cash back, you can also use Kasasa Checking to get rewards on Amazon, iTunes or Google Play. On top of all of that, your money stays within the Kaua'i community, helping your local economy grow and thrive. Stop by a Gather branch today or learn more at gatherfcu.org/personal/checking-savings.

*APY = Annual Percentage Yield. Rate effective as of 06/30/2021. Fees may reduce earnings. When monthly qualifications are met, earnings of 2.75% APY will apply to balances up to \$10,000. You can opt instead to receive 5% cash back up to a total of \$20 per monthly qualification cycle. Qualifying debit card transactions must post and settle to account during monthly qualification cycle.



CEO MESSAGE

No Challenge Is Too Big When Done Together

As we have all experienced, COVID-19 has impacted every aspect of our lives. But as hard as it has been, I have felt my heart grow stronger as I witness the amazing people of our community working together to overcome every challenge thrown our way. And now, as we round the bend—I first want to say thank you. Thank you for making Kaua'i such an incredible place to call home. It truly is an honor and a privilege to serve this community.

To our young graduates, Congratulations! As you venture out into the world, keep this past year's lessons of community close to your heart. It will guide you and help you make the world a better place. Now get out there and have a fun and safe summer—you deserve it!

With the return of a more normal summer comes the return of plans that COVID put on hold, and Gather FCU is here to help. Check out our Personal Loan and Business Loan options online, or give us a call at **808.245.6791**. Or (drum roll, please!), set up an in-person appointment with our new "Schedule an Appointment" feature on the top of our Website. It's great!

Today, I'm happy to announce that we're easier to bank with than ever before. In addition to a more robust online and mobile banking experience, we've installed a full-service ATM at Anaina Hou Community Park. Our ATM is fee-free for Gather members, facilitates check and cash deposits, as well as withdrawals, and is accessible during park hours from 10 am to 4 pm. Walk-up access is available from 5 am to 8 pm.

Thank you all so much for being such a supportive and inspiring community. Wishing each and every one of you a wonderful, healthy and happy summer.

– Tess Shimabukuro, CEO

LOAN ASSIST

Need a Loan?



Extra Cash to Kickstart Your Summer

Gather FCU wants to help give our Kaua'i community a much needed power boost. Now through July 31st, we're offering loans up to \$30,000 at a **1% loan rate discount** and with rates as low as **3.00% APR***. You will have up to 12 to 84 months to pay back the loan.

Whatever the hurdle, whatever your dream, a loan like this is a great way to not only get back on track, but to kick start your summer. For more information, give us a call at **808.245.6791**, or set up a meeting at a branch near you or over the phone using our new "Schedule an Appointment" feature at the top of our website **www.gatherfcu.org**.

*APR = Annual Percentage Rate. Stated rate assumes excellent credit history. A 1% loan rate discount will apply to loans not eligible for the 3.00% APR. Offers only valid through July 1-31, 2021.

EVENTS

01 Back to School Bash

Drive-thru school supply pickup for grades K-12.
Saturday, July 17th
9:30 am–3:00 pm
Kukui Grove Shopping Center

02 Gather FCU's 22nd Annual Charity Golf Tournament – Save the date!

Saturday, September 11th
Puakea Golf Course
Watch for online registration at **www.gatherfcu.org**



WHAT'S NEW

Say Hi to Your New ATM, North Shore!

More Gather in More Places

Great news, North Shore. Gather FCU now has two ATMs on your side of the island! In addition to the ATM at Ching Young Village, we're happy to announce there is now a full-service Gather ATM installed at Anaina Hou Community Park. This ATM is fee-free for all Gather members, handles both check and cash deposits, and dispenses withdrawals in \$5, \$20 and \$100 denominations. It also allows you to transfer funds between your different accounts.

The Anaina Hou Park ATM is located in the foyer entrance to the Kaua'i Miniature Golf and Botanical Garden and is accessible during park hours from 10 am to 4 pm. Walk-up access is also available during non-business hours from 5 am to 8 pm. It's ready and waiting, whenever you are.



Schedule Your Appointments Online

Now, there's a quicker, easier and more convenient way to schedule an appointment with Gather FCU to open a new account or apply for a loan. Simply go to www.gatherfcu.org and click the **Schedule an Appointment** tab. Once clicked, you'll be taken to a scheduling portal that will help set up your desired appointment based on what you're looking to get done, your preferred date and at which Gather branch works best for you. After that, we'll link you to an Appointment Checklist, so you're fully prepared when you arrive.

We're super stoked about this great new tool, and the feedback so far has been all thumbs up and standing-o's. Check it out and let us know what you think.

AUTO SALE

HOT • HOT • HOT July Auto Sale!

Kuhio Auto Group, July 1-31

Here's a hot tip for everyone looking to score a sweet new ride this summer. For the month of July, Kuhio Auto Group and Gather FCU are hosting the annual Summer Auto Sale. To make the deals even sweeter, Gather will fund your upgrade with:

- Auto Loan rates as low as **1.99% APR***
- **Terms up to 84 months** on loans \$30,000+
- **\$50 Gift Card and a complimentary giveaway** (while supplies last) with every loan funded

Don't miss out! Apply for your loan online at www.gatherfcu.org.



808.245.6731
3033 Aukele 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 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 1-31, 2021.*



CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

EMAIL
info@gatherfcu.org

WEBSITE
www.gatherfcu.org

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LĪHU'E

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KAPA'A

985 Kipuni 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, SEPTEMBER 6
Labor Day

**AS OF 2021, WE ARE OPEN
ON STATE HOLIDAYS.**

GATHER FCU SCOREBOARD

As of April 30, 2021

Total Assets:	\$ 683,586,573
Total Shares:	\$ 617,843,592
Total Loans:	\$ 303,057,860
Members:	36,351



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

Gather's Superstars

Gather's Scholarship Program

We couldn't be more proud to put a big "Congratulations!" on blast to all of our graduating seniors. You did it, despite the most extraordinary and challenging senior year ever. We especially want to shine a light on our 10 Gather FCU Scholarship recipients:

Kamalei Berg, Meleana Keawe Kapaa High School; **Leonila Fulgencio, Kolten Gusman, Kaed Esposito** Kaua'i High School; **Morgan Joy Igaya, Braelyn Cayaban, Cailin Pasion, Zsa Zsa DuBose** Waimea High School; **Talia Suzuki** Kamehameha Schools Kapalama.

Every year, Gather awards up to 10 scholarships to high school seniors headed off to college. It's one of many ways we support our young people as they take a big step in life.

Youth Month Winners

Thank you to our youth savers for entering our Drawing and Deposit Contests in April—so many amazing entries! Here are some of the winners:

Deposit Contest

Kobi Gregorius (4), Rhian Villanueva (10), Dean Esteban (16)

Drawing Contest



Charli Camacho (5)



Caelee Nakato (9)



Brielle Gudoy (9)

