

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

JULY 2015

Talk About Wireless Savings!

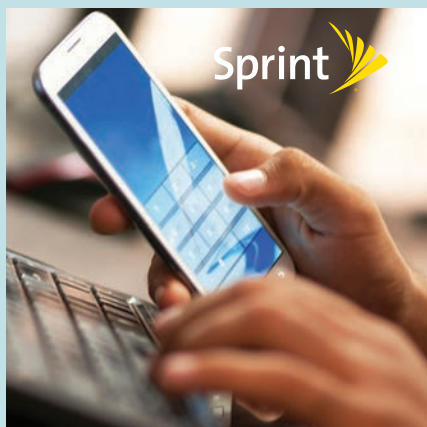
Sprint Offers Great Discounts

Here's another great perk to your membership at KCFCU. You can save on your family's wireless phone bills through the Sprint Credit Union Member Discount programs.

- Discounts on select regularly priced monthly data service
 - **Personal** 10% discount
 - **Business** 15% discount
- Waived activation fee on new lines (up to \$36 in savings)
- Unlimited data available on select phone plans

Did you know the average family overspends on their wireless services by \$200 a year or more? Here's your chance to hang-up on high cost wireless.

Visit www.LoveMyCreditUnion.org/Sprint to start saving with Sprint Credit Union Member Discounts.



You'll Never Know Unless You Go!

Discover the Great Deals That Await You at the Kuhio Auto Group Sale in July

We miss out on great experiences in life because we simply do not get out and EXPLORE. You never know until you GO. Amazing deals are right outside your back door at the Kuhio Auto Group sale during the entire month of July.

- **Rates as low as 1.99% APR***
- Complimentary Zipline Adventure for two when loan is funded
- Enter the drawing to WIN a \$500 Hawaiian Airlines Gift Card**



Venture Out and Get Preapproved!

Get your auto loan preapproved at KCFCU before the sale. Apply at any office or online at www.kcfcu.org.

**APR = Annual Percentage Rate. 1.99% APR is for a 5-year term and is good only for loans funded July 1-31, 2015. Loans are subject to credit approval. Other rates and terms are also available.*

***No purchase necessary to win. You do not need to be present to win. Drawing will be held July 31, 2015. Winner will be notified by phone.*

Special One-Day Sale

Saturday, July 18th • 9 am to 5 pm
KCFCU Staff at the Dealership
Refreshments and Prize Giveaways

Point. Snap. Deposit. Done!

New Mobile Check Deposit Convenience Coming August 1st

If you have a smartphone or tablet (Apple or Android) with a built-in camera, most versions will support the new Mobile Check Deposit feature.

It's Convenient and Easy!

- Simply take a photo of your check
- Submit your deposit from the comfort of your phone or tablet

Download the FREE App Today

If you're not yet using KCFCU's eMobile App, be sure to visit your device's App store and download it for FREE today.

For more information, visit us at www.kcfcu.org or call us at (808) 245-6791.





KCFCU Can Help You Make the Most of Your Summer

by Mel Chiba, CEO

Greetings, KCFCU members! I hope your summer is off to a great start. We all have different plans and priorities for our free time over the summer. I want to remind you that your credit union can help you make the most of it.

Whatever YOU want to do this summer—Las Vegas getaway, new sporting equipment or stainless steel appliances—KCFCU’s “Do What You Want” Summer Loan Special, with great rates and terms, can help. Personal loans are available for up to \$15,000 and up to seven years to repay. And members with Kasasa Checking receive an even better rate!

For those of you thinking about buying a new or pre-owned car, truck or family van, KCFCU offers very attractive financing rates. Plus, we’re teaming up with Kuhio Auto Group for a month-long sale in July, including special low financing rates. You can apply online in just a few minutes.

Of course, summer is also a great time to catch up on those home improvement and landscaping projects. You might be surprised how affordable your monthly payments could be on

a Home Equity Line of Credit. To learn more about our current rates and terms on mortgage and Home Equity Lines of Credit, call 245-6791 and talk to a friendly loan expert.

Save the Date!

Annual Charity Golf Tournament, September 12th

Make plans to join us for a fun day of golf for a great cause. KCFCU’s 16th Annual Charity Golf Tournament will take place Saturday, September 12th at the Puakea Golf Course. Proceeds will benefit the Wilcox Health Foundation for Pediatric Services on Kauai and also support the expansion of the Kapiolani Medical Center for Women & Children via the Kapiolani Children’s Miracle Network.

While you’re out enjoying your free time this summer, be sure to take advantage of KCFCU’s eMobile App and new Mobile Check Deposit capabilities—to save time and gas. We’re here to make life easier for you. Thank you for turning to KCFCU to meet your family’s changing financial needs!

“Do What You Want” Summer Loan Special!

Personal Loan Rates as Low as 2.49% APR*

Whatever YOU want to do this summer, KCFCU has a “Do What You Want” personal loan with great low rates and easy terms:

- 1% loan rate discount
- Borrow up to \$15,000
- Apply online for instant loan approvals

Open a Kasasa Checking Account and Receive an Additional .50% Loan Rate Discount!

During our “Do What You Want” Summer Loan Special, ALL Kasasa Checking account holders will receive an additional .50% APR* discount. Join the 2,000+ members who recently opened a FREE Kasasa Checking account and start reaping the rewards.

Limited Time Only. Apply Today!

Apply at www.kcfcu.org or call (808) 245-6791 to speak to a Loan Counselor today.

*APR = Annual Percentage Rate. Actual APR is based on creditworthiness of applicant and requested term. Stated rate is for a 12-month term and includes a .50% loan rate discount for Kasasa Checking. Payment on a loan of \$1,000 at 2.49% APR for a 12-month term is \$84.47 per month. Special rate and Kasasa offer expire July 31, 2015. Loans are subject to credit approval.



KCFCU Behind the Scenes:

We're Behind Our Community All the Way!

The staff, volunteers and members of KCFCU are constantly working together to support local charities and improve our communities.

We would like to thank everyone who came out to support the American Cancer Society's Relay For Life, held April 25th at Hanapepe Soccer Field. KCFCU sponsored and contributed over \$12,000 to benefit the ACS!

In April, We Helped Kids "Get WILD About Savings!"

KCFCU dedicated the entire month of April to educating our youth and getting them excited about responsible money habits. During Youth Month, we opened over 80 new Youth Accounts and gave away some great prizes!

\$100 Cash Winners: Reece Cariaga, Kyran Refamonte-Hashimoto, Jovin Moises, Charlie Numazawa **Money Guessing Winners:** Danika Braun, Raison Cariaga, Kymrie Eguchi, Caleb Saiki-Fabro, Ainalani Takahashi-Giacobetti



Coloring Contest Winners: Lihue Office: Ayla Agena, Jadelyn Corpuz, Jazlyn Corpuz **Waimea Office:** Darbie Eguchi, Kymrie Eguchi, Tailor-Lee Olivas **Kapaa Office:** Cheysen Hirashima, Ainalani Takahashi-Giacobetti **Eleele Office:** Jaidah Ahuna, Jazzina Ahuna, Tavesi Harris **Kukui Grove West Office:** Amalia Abigania, Justin Bentley, Ryan Bentley, Aileah Villatora, Kashmir Whitehead

For more details about our Youth Accounts, visit www.kcfcu.org.

Congrats to Our \$1,000 Student Scholarship Winners!

Each year, we award up to five \$1,000 scholarships to graduating high school students enrolled in KCFCU's *Your Choice* Youth Account.

Here are this year's winners:

Back Row, Left: Brayden Antonio, Scholarship Committee: Sandy Magnussen, Jerry Hill, Debbie Higuchi, Ryan Owan. Front: Nicole Carney, Monica Teixeira and Cristina McLaughlin.



FREE Family Portrait

Starting Monday, August 17, you may make an appointment for your FREE family portrait courtesy of Cox Photography and KCFCU. KCFCU members may choose ONE free 8 x 10 photo of your favorite pose. Additional prints can be purchased at special member prices. Appointments will be offered through October 2015. Weekend appointments fill up fast.

16th Annual Charity Golf Tournament

Saturday, September 12th

Join us for a fun day of golf for a great cause. KCFCU's 16th Annual Charity Golf Tournament will take place Saturday, September 12th at the Puakea Golf Course. The format is a three-person, best-ball scramble with a shotgun start.

Proceeds will go to the Wilcox Health Foundation for Pediatric Services on Kauai and to the Kapiolani Medical Center for Women & Children via the Kapiolani Children's Miracle Network.

Register Today!

Registration forms are available at any KCFCU office or online at www.kcfcu.org. Join us for this popular annual golf event that benefits the children of Kauai and their families.



Vegas Trip for Two Winners!

Congratulations Debra Espinosa and Jeremy Rocha, winners at the recent KCFCU/Ohana Motors Auto Sale.



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4493 Pahe'e Street
P.O. Box 1447 • Lihue HI 96766
Fax 808.246.0246

Lihue Office
4434 Hardy Street • Lihue HI 96766
Fax 808.245.7180

Waimea Office
9936 Kaumualii Highway
P.O. Box 284 • Waimea HI 96796
Fax 808.338.0901

Eleele Office
Eleele Shopping Center
P.O. Box 148 • Eleele HI 96705
Fax 808.335.0234

Kapaa Office
985 Kipuni Way • Kapaa HI 96746
Fax 808.822.0771

Call Center 808.245.6791

Website www.kcfcu.org

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of April 30, 2015
Total Assets: \$394,336,093
Total Shares: \$354,149,637
Total Loans: \$202,721,772
Members: 32,514

Holidays

Statehood (Admission's) Day
Friday, August 21

Labor Day
Monday, September 7

This credit union is federally insured by the National Credit Union Administration.



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

This newsletter is published quarterly for the members of Kauai Community Federal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See KCFCU's Truth-in-Savings booklet for important account restrictions and conditions.

Protect Your Identity While Using Mobile Apps

Now that more of you are making transactions using mobile apps and devices, including smartphones and tablets, KCFCU wants to remind you to take measures to protect your identity. Here are a few basic tips:

Use Strong Passwords – Use at least 10 characters with a combination of upper and lowercase letters, plus numbers and symbols.

Protect Your Personal Information
Use privacy settings on your social media accounts to limit who can see details about your life.

Keep Your System Software Updated
Software updates often include fixes that provide greater security.

Review Your Statements – Whether you choose eStatements or printed statements, review them each month to look for suspicious transactions.

If you suspect that you've been a victim of fraud or identity theft, let your financial institution know immediately and report the incident to your local police and state authorities. You can report the incident to your state Attorney General at www.naag.org and to the FBI Internet Crime Complaint Center at: www.ic3.gov/default.aspx



FREE Upcoming Seminar

The Importance of Building a Strong Credit History!

We frequently receive questions from members about their credit scores. To help clear up the mystery about credit scores, also known as FICO scores, join us on Wednesday, **July 29th from 5:30 to 7:00 p.m.** for a FREE seminar at KCFCU's Kukui Grove West office.

You will learn:

- Why your credit score is SO important to your financial health
- The factors that make up your credit score
- How a higher credit score could save you thousands of dollars
- How your credit score affects your future
- Tips on how to improve your credit score
- How collections or other derogatory credit impact your credit score

Space is limited; call Taylor Shigemoto at 246-1262 to reserve your seat.

Annual Account Verification Notifications

The annual Member Account Verifications, required by the National Credit Union Administration, will be conducted during the month of July. The Supervisory Committee has employed the accounting firm of Kwock & Company to facilitate this audit.

You may receive a letter requesting confirmation of your share and/or loan balances as of June 30, 2015. Your cooperation in assisting with the audit would be appreciated. If you have any questions or concerns, please contact our VP of Risk Management at (808) 246-1234.