

Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



Building for the Future: Gather FCU's \$150,000 pledge toward Wilcox Hospital's \$4.5 million project in rebuilding their Emergency Department and Trauma Center.

FEATURE STORY

Committed to Our Island Community

“We’ve always been about ‘People Helping People’, and coming together.”

For the past 19 years, Gather FCU has hosted a charity golf event benefiting the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children’s Miracle Network. The total aggregated amount contributed is over \$597,000. In December 2018, Gather FCU attended the Kauai Chambers’ holiday dinner and presented a \$150,000 pledge to Wilcox Hospital’s \$4.5 Million project of rebuilding their Emergency Department and Trauma Center. This donation will come from funds raised through various fundraisers over the course of the next three years.

“We’ve always been about ‘People Helping People’, and coming together. We are here to strengthen our community, to enrich our members’ lives and to remind ourselves every single day we are family,” said President/CEO Tess Shimabukuro. Gather Federal Credit Union cares about building a stronger, healthier Kauai. Last year the credit union donated over \$90,000 to a number of organizations on Kauai. These were in the form of student scholarships, various sponsorship events along with annual fundraisers. Gather staff also volunteered over 200 hours of volunteer service with the flood relief efforts in our North and South Shore communities.

In its 65 years in business, Gather FCU has changed things along the way to make their vision work not only for all of its members but for the island community. Their story gives insight and perspective into the values of the credit union and creates the common thread that ties together the very fabric of our island.



CEO MESSAGE

Looking Forward to Servicing You

Our community credit union celebrated another successful year in 2018. We've embraced a new identity that will carry a bright outlook towards the future.

In March, we embraced a new name: Gather Federal Credit Union. A callback to our humble roots. Our credit union has always been a "gathering place" for people. We began as ten hard-working pineapple farmers back in 1954. A group who believed they could provide a better life for their families, community, and for Kauai. Values we continue to stand by today. It's a name that felt more than right, and we couldn't be happier with our members' dedicated, continuous support with the change. Gather FCU isn't catchy, I know. But it's focused on who we are and what we stand for – when we gather, we have purpose. We're excited to take Gather FCU into the future and continue supporting our many members in their own way. That's our promise to you.

Aside from just a name change, we've accomplished much more in 2018. We're now open on Saturdays from 9am to 12pm at our Kukui Grove office. A welcome change from our normal business hours.

We would like to thank our Eastside members in particular for their patience as we recently completed construction on our Kapaa office. Our newly remodeled office now offers convenience and modern technology with our brand new Teller Pod Stations and an ATM that is designed to do all your banking needs. We invite you to check out our new office. For members living further East, we apologize for the delay of our upcoming Kilauea office. We hope to break ground sometime this year. In the meantime, for your convenience, we will be installing an ATM in the Ching Young Village Shopping Center in Hanalei this first quarter. There, you can withdraw and make deposits to your Gather FCU account, 24/7. Not to mention, we'd like to remind you that you can utilize any Bank of Hawaii ATM for your cash withdrawing needs, surcharge free.

Most importantly, we want to wish our members a Happy New Year! We've all accomplished so much and we're looking forward to a successful 2019.

ANNUAL MEETING

Join Us At Our Annual Meeting

We would like to extend an invitation for all our members to join us at our 65th Annual Meeting which is being held on Saturday, March 16, 2019 at the Kauai Marriott Resort. Come mingle with our staff and enjoy a great luncheon with live music, lots of prize giveaways and a chance to win a Two Night Stay at the beautiful Kauai Marriott!

Doors will open at 11:30am. Lunch will be provided from 12:00pm to 1:00pm with the formal meeting and door prizes to follow. Tickets go on sale on Tuesday, January 22 – \$12 for adults; \$6 for children 11 years and younger.

We hope to see you there.

Tickets available at all Gather FCU offices.

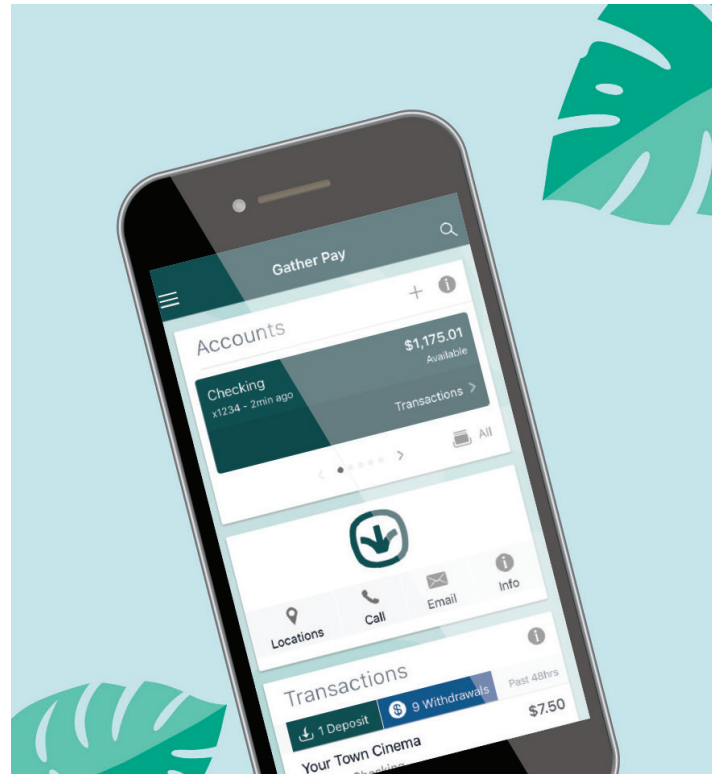
EVENTS

01 Free Credit Seminar

Thursday, February 21, 2019
Kukui Grove Office, Training Center
6:00pm – 7:30pm
RSVP by calling 808.246.1262

02 Scholarship Deadline

Applications for High School Seniors are available at gatherfcu.org/scholarships.
Deadline to apply is February 28.



AUTO SALE

Upgrade Your Driving Style

Shop the King Auto Center Sale January 1-31

Rolling around our beautiful island in a fresh set of wheels shouldn't be hard. We're here to offer you a great deal on a brand new auto at an affordable low rate:

- Rates as low as 1.99% APR*
- 1% rate discount on all auto loan rates

Plus, receive a \$50 Costco Card when your loan is funded, free safety checks for the life of your vehicle, free car washes and more!**

To apply, go online at gatherfcu.org or stop by any Gather FCU office.



*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 January 1-31, 2019. **Restrictions apply.

MOBILE APP

Introducing Our New App

Gather Mobile

We're excited to announce that we've enhanced our mobile app – Go to your App Store and look for Gather Mobile and download the newest version. You will be pleased that you now can do so much more than before, 24/7.

This new app allows you to pay your bills, make deposits with a simple snap shot of your check, transfer funds effortlessly within your accounts at the credit union, send money to friends and family quickly and securely. Personalize and arrange the app's features in a way that makes the most sense to you.

For more details download the app or call us at 808.245.6791.

GATHER SCOREBOARD

AS OF OCTOBER 31, 2018:

TOTAL ASSETS: \$509,993,914
TOTAL SHARES: \$454,562,553
TOTAL LOANS: \$283,584,091
MEMBERS: 35,109

CONTACT US

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HOLIDAYS

MONDAY, JANUARY 21

Dr. Martin Luther King, Jr. Day

MONDAY, FEBRUARY 18

President's Day

TUESDAY, MARCH 26

Prince Kuhio Day



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.

SERVICE ALERT

Important Reminders for IRA Accounts

01 It's important to note that payments from your IRA are subject to federal income tax withholding, unless you elect for no withholding. You may change your withholding election at any time prior to your receipt of a payment by contacting us.

02 Withholding from IRA payments, when combined with other withholding, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. Please be aware that you may incur penalties under estimated tax rules if your withholding and estimated tax payments are insufficient.

03 There is still time to contribute to a Traditional IRA and possibly reduce your 2018 income taxes. Stop by any Gather FCU office to open or contribute to a Traditional IRA before the tax filing deadline, April 15, 2019.

04 If you elect to receive your tax refund electronically, please ensure you provide the correct account information to your tax preparer. If you are unsure of your account information, give us a call- we'd be glad to help.

FREE SEMINAR

ABC's of Homeownership

Thursday, January 31, 2019

6:00pm – 7:30pm

Gather FCU's Kukui Grove West Office

Worried your income is too low compared to the high cost of housing? Or that you have too much debt and credit problems? Need money for a down payment? Advice and answers on how to tackle these issues and more will be covered in this free seminar being brought to you by Hawaii Home Ownership Center, Old Republic Title, Kauai Realty Inc., and Gather Federal Credit Union. Space is limited, please RSVP no later than January 29. Contact Leah Ragsac, at 808.212.4086 or by email at leah@leahragsac.com.

Don't feel hopeless, feel like a future homeowner!