

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

JANUARY 2015

Tickets for Our 61st Annual Membership Meeting & Luau Go on Sale January 20th

Don't miss out on one of the most popular events of the year for KCFCU members and staff. This year's meeting and luau will take place Saturday, March 7th at the Kauai War Memorial Convention Hall in Lihue.

Tickets are \$9 for adults and \$6 for children 11 years or younger, and will go on sale at all KCFCU offices on Tuesday, January 20th. Be sure to purchase your tickets early while supplies last, so you can join us for great food, prizes and giveaways. We look forward to seeing you at the Annual Membership Meeting and Luau!

Start Up the New Year IN STYLE!

Shop and Save at King Auto Center

With KCFCU's special low rates and King Auto Center's discounted pricing, new and used Hondas, Jeeps and Chryslers will be driving off the lot in style! Take advantage of:

- Rates as low as 1.99% APR*
- NO payment for first TWO months
- FREE oil changes for TWO years
- \$50 Gas Card when your loan is funded
- 10 FREE car washes

Get your KCFCU auto loan pre-approved for this month-long sale! Stop by your nearest KCFCU branch or apply online at www.kcfcu.org.

*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 1.00% APR discount to KCFCU'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 in January 2015.

KCFCU Staff Will Be Onsite January 23rd, 24th & 25th



Our Auto Loans Are Geared for YOU

Have you ever been tempted by the 0% financing offers from the big automakers? When you crunch the numbers, you're better off taking the available rebate and financing at KCFCU, where we make auto loans geared specifically for you:

- Rates as low as 2.99% APR*
- Same low rates for new and used vehicles
- Terms up to 84 months
- Up to 100% financing

Use AutoSMART to Shop with No Pressure, No Hassles

Finding your vehicle is fast and hassle-free with the AutoSMART car shopping service. Just go to www.cudlautosmart.com, select the vehicle you want, find out what your trade-in is worth, and finalize the deal with financing at KCFCU!



For more info, call or stop by KCFCU to speak with one of our Loan Counselors. Or visit our Web site for more details and to apply.

*APR = Annual Percentage Rate. Rates are based on loan balance, term and credit history. Loans and insurances are subject to approval.



Happy New Year! Let's Go...from One Great Year to Another!

by Mel Chiba, CEO

After a wonderful year of celebrating our 60th Anniversary of service, KCFCU is looking forward to providing you and your family with more great loan rates and innovative, convenient services in 2015. It's remarkable to look at how far your credit union has come—from our grassroots beginning in 1954, to becoming the largest and most progressive credit union serving Kauai and Niihau.

In 2014, we introduced our new Kasasa Checking and Savings Account program, which includes free checking with rewards, such as cash back, high dividends, or iTunes and Amazon.com refunds. Kasasa Checking started with a blast as over 1,000 new accounts signed up in less than 6 months. It continues to be very popular, with dividend rates as high as 2.50% APY*.

We also introduced our new eMobile App in 2014 and we're excited about expanding the capabilities of our eMobile smartphone banking service. Soon, you'll be able to take a photograph of a check and deposit that check into your account remotely from virtually any location—without having

to visit a credit union office. Our free eMobile app is available for iPhones®, iPads®, and Android™ phones and devices. You can download the free app by visiting your device's App Store and searching for "KCFCU eMobile."

We're also excited about upcoming improvements to **ebranch** Online banking and Bill Payer services that will streamline your transactions and account inquiries, while also increasing your online security.

KCFCU remains focused on helping you improve your financial wellbeing and fostering the best possible quality of life for you and your family. With these goals in mind, you can look forward to more new services and advanced banking technology coming from your credit union in 2015.

As always, we couldn't have achieved this long tradition of growth and success without the loyalty and support of you, our members. On behalf of our staff and volunteer officials, I extend my sincerest gratitude for your membership and for trusting KCFCU to serve your financial needs.

**APY = Annual Percentage Yield.*



Our New Online Loan Application Is Fast and Easy!

Providing affordable loans is one of the main reasons your credit union is in business. Now, we're making it faster and easier than ever for you to apply.

Apply for a Loan Without Leaving Your Home.

KCFCU is introducing a NEW online application system to improve, simplify and expedite our online loan approval process. The new system is fully automated and comes with these convenient benefits:

- A loan decision is generated within seconds
- Quicker responses on manual decisions, too
- Log in and apply from your mobile phone or tablet
- Sign loan documents electronically

Best of all, our online application process never sleeps. So, the next time you need a loan, apply online at www.kcfcu.org.



KCFCU: Behind the Scenes...and in Our Community!

Helping families in need and hosting special events to introduce innovative financial services are two examples of KCFCU working behind the scenes to better serve you and our community.

Successful Food Drive

We would like to thank everyone who helped make the Kauai credit unions' fall food drive a big success. Thanks to your support, we exceeded our financial goal by raising over \$11,600 in donations, and collected 6,430 pounds of food for families in need on Kauai.



"Kasasa Day" Celebrates New Benefits & Incentives

Now that KCFCU is offering the Kasasa checking and savings accounts, we hosted a special event to help raise the awareness about this new program. On Saturday, October 25th, we invited members to a special "Open for Your Business" day, which included fun and valuable offers and giveaways.

Members who opened new Kasasa Checking Accounts (or converted their existing checking account) received a \$25 bonus deposit and a free, colorful Kasasa tee shirt. Plus, members who applied for a KCFCU loan during the event were offered a 1% loan rate discount. For more information on Kasasa, go to www.kcfcu.org.



Be Smart. Apply for a \$1,000 Student Scholarship by February 27th

A thousand dollars can buy a lot of books! Each year, KCFCU awards up to five (5) \$1,000 scholarships to qualifying high school seniors who will be attending college in the fall.

If you're a high school senior headed for college in the fall, be sure to visit www.kcfcu.org to download the *Your Choice* Scholarship application. Applications are also available at all KCFCU offices. Applications must be postmarked and submitted by Friday, February 27th.





Kukui Grove West Office

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 Kaunualii 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 October 31, 2014

Total Assets: \$381,236,601

Total Shares: 342,846,603

Total Loans: 196,065,405

Members: 32,208

Holidays

Martin Luther King Jr. Day

Monday, January 19

Presidents' Day

Monday, February 16

Prince Kuhio Day

Thursday, March 26

Good Friday

Friday, April 3

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.

Want to Reduce Your Wireless Bill? Sprint Has Your Number

Is your mobile phone bill "off the hook" and out of hand? As a member of KCFCU, you're eligible to take advantage of Sprint's Credit Union Member Discounts, exclusively for credit union members!

- 10% off select personal plans*
- 15% off select business plans*
- Fees waived on new activations

In addition to these discounts, check out the newest family plans from Sprint, which include unlimited talk and text, plus plenty of data for your family to share. Call (877) 728-3428 or visit www.lovemycreditunion.org for more details.

**Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount is not available on secondary lines for Family and Business Share plans. All rights reserved.*



IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment.

To change your withholding election, contact us. 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. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Make an IRA Contribution for 2014 by April 15, 2015

There is still time to make your IRA contribution for 2014. You have until April 15, 2015 to make your Traditional IRA contribution and have it count toward your 2014 tax year.

ebranch Online Puts Tax Information Right at Your Fingertips

Want your tax information fast to start preparing your tax return? Log into **ebranch** Online today and access your tax information for 2014 on the spot. If you're not yet using **ebranch**, call or stop by KCFCU and we'll help you get signed up!

