

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

OCTOBER 2017

Put a Bow on a Low-Cost Holiday Loan

Rates as Low as 4.00% with a 12-Month Term

Here's an affordable way to cover holiday shopping, travel and entertainment expenses, without running up high-interest credit card bills. KCFCU offers Personal Loans up to \$30,000 that can cover all your holiday needs.

Our festive low rate can help you celebrate the holidays and enjoy affordable low payments in the New Year. Longer terms are also available at slightly higher rates.

Apply online at www.kcfcu.org or at any KCFCU office today, so you'll be ready when the holiday season arrives.

Holiday Shopping Made Easy!

Can't think of the perfect holiday gift? Visa® Gift Cards are the



perfect solution. They can be purchased for any dollar amount at any KCFCU office. Pick up your Visa Gift Cards today, and simplify your holiday gift shopping.



Access Your Accounts at Over 5,600 Credit Union Shared Branch Locations!

Banking has just become better than ever, especially when you are away from home—introducing Shared Branching. Shared Branching is a network of credit unions from all over the nation that share facilities to give members over 5,000 convenient locations to perform financial transactions.



As long as you have your photo ID and account number, you can do most of the same transactions you would normally do at KCFCU. You can make deposits, cash checks, transfer funds, make loan payments and much more!

To locate the nearest Shared Branch, login to www.sharedbranching.org. There are over 70 Shared Branch credit unions located throughout Hawaii.

An Auto Sale You Can a-FORD!

Kuhio Ford & Mazda Auto Sale, October 1-31

What's your best new-car buying option? Payments you can a-Ford! Kuhio Ford/Mazda and KCFCU make affordable payments "standard equipment."

Shop the entire month of October for an impressive selection of new Ford and Mazda vehicles, and save BIG with:

- 1% rate discount on all loan rates
- Rates as low as 1.99% APR* for up to 60 months
- \$50 Costco gift card when the loan is funded
- Finance up to 100% of the cost of your vehicle

Be sure to tell the staff at Kuhio Ford & Mazda you want your auto loan from KCFCU. Get your shiny new Ford or Mazda...and glide through the holidays and into the New Year!

**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. A 1% loan rate discount to KCFCU's current auto loan rates will apply to all loans not eligible for the 1.99% APR. Rate and amount financed are based on credit rating. Other rates and terms available. Offers only valid October 1-31, 2017.*



(808) 245-3673
3050 Hoolako Street, Lihue



KCFCU staff will be on-site
Saturday, October 21
from 10 am to 4 pm



A Year of Milestones and Innovative Services

By Tess Shimabukuro, President/CEO

A lot of great things have happened during my first year of serving the KCFCU membership as President/CEO. Together, we've experienced new milestones, new services, and continued community and charitable partnerships.

It was exciting to witness the successful launch and growth of our student-run credit unions on the campuses of Kapaa, Kauai, and Waimea High Schools. This program is such a wonderful way to promote financial literacy among our youth. Everyone involved in bringing this program to life should feel very proud. To further promote financial literacy, KCFCU continued to offer free seminars on topics such as how to improve and protect your credit profile, building a better budget, and tips for first-time homebuyers.

Protecting members from identity theft and credit card fraud continue to be a top priority. With that goal in mind, we partnered with CO-OP® Financial Services to offer the innovative CardNav payment card protection solution. This intelligent App enables members to enhance payment card security using their smartphones. CardNav allows you to deactivate your cards when they are lost or misplaced, set

dollar limits on your spending, set geographic boundaries for where your cards may be used, and more.

If you're not yet using CardNav, we urge you to call us and we'll help you get started.

Shared Branching Now Available!

KCFCU recently joined the CO-OP® Financial Services network of shared credit union branches. Members can now access their accounts and receive personal, face-to-face service at more than 5,600 Shared Branch locations nationwide. This network includes over 70 Shared Branches in the state of Hawaii. For more information about Shared Branching, we invite you to call us.

As we enter the final quarter of the year, KCFCU is approaching one-half billion dollars in total assets and 35,000 members. None of these milestones and new service roll-outs would have been possible without the hard work and guidance of KCFCU's Board of Directors, executive team, our dedicated staff and the ongoing participation of you, our member-owners.

Thank you all for your support during my first year as your President/CEO.

International Credit Union Day: "Dreams Thrive Here"

Each year, KCFCU looks forward to celebrating International Credit Union Day. It's a unique opportunity to remind members about what sets credit unions apart from banks and other lending institutions. More importantly, it's our chance to thank you for choosing KCFCU as your financial partner.

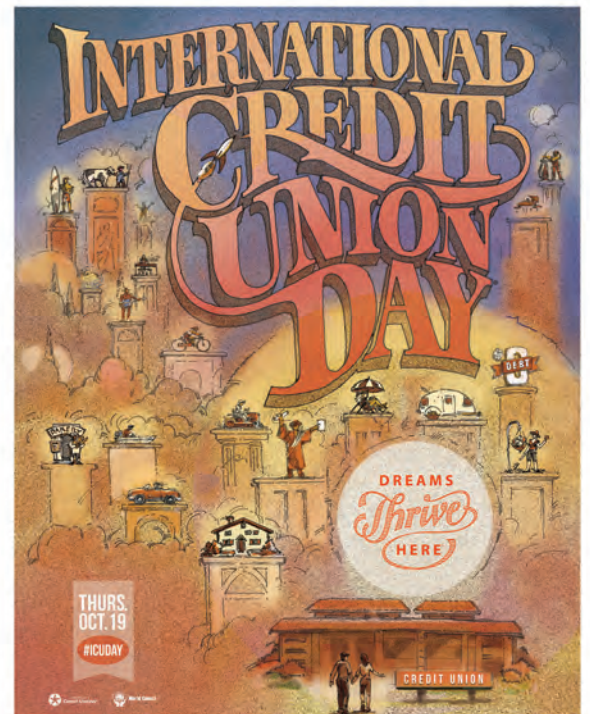
Join Us for an Open House on October 19th

Please join us as we celebrate ICU Day on October 19th from 9 am to noon at any KCFCU office.

Credit unions are not-for-profit. Our primary purpose is—and always has been—to provide financial services with the best interests of our members in mind.

Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions. This "credit union difference" adds up to billions of dollars in savings for members around the world.

We look forward to celebrating ICU Day with you and your family!



KCFCU Behind the Scenes:

Raising Funds for a Good Cause—KCFCU's 18th Annual Charity Golf Tournament

Giving back to our community is a long and proud tradition at KCFCU. For 18 consecutive years, our Annual Charity Golf Tournament has raised funds to support the health and welfare of Kauai's women and children.

This year's tournament took place Saturday, September 9th at the Puakea Golf Course. The event raised \$36,000 for the Wilcox Health Foundation for Pediatric Services on Kauai via the Kapiolani Children's Miracle Network.

A big MAHALO goes out to all the golfers and volunteers who worked tirelessly behind the scenes to plan and coordinate another successful fundraising effort.

Special Thanks to Our Sponsors!

Our Charity Golf Tournament would not be possible without the great sponsorship support we receive from local businesses and individuals. Special thanks to the following sponsors:

Diamond Sponsors: Advantage Insurance Services, Inc., Allied Solutions, LLC., Bank of Hawaii, CO-OP Financial Services, CU Direct Corporation, Diebold, Inc., HawaiiUSA Federal Credit Union, Kauai Credit Adjusters, Ltd., Kong Radio Group, Ohana Motors, The Garden Island, Thomas Drywall, Inc. • **Platinum Sponsors:** Affinion Insurance Solutions, BFB Gallagher, CUNA Mutual Group, SWBC • **Gold Sponsors:** Edward Enterprises, Inc., First Empire Securities, Inc., FM 97 Radio, Kasasa, Koloa Rum, Multi-Bank Securities, Inc., Open Lending, Servco Kauai Toyota, Service Master By Phil Kleidosty, Vantiv • **Silver Sponsors:** Continuity, Hawaii Community Federal Credit Union, Hawaii Law Enforcement Federal Credit Union.

We hope you all plan to join us next year!



From Left to Right: Tess Shimabukuro, Dr. Grace Galiza (Wilcox), Christopher Kruger (CO-OP), Colette Forcier (KCMN), Elaine Jay (CO-OP), Andy Bestwick (Wilcox), Stan Hollen (CO-OP).



New EMV Debit and Credit Cards Coming Soon

To provide you with maximum payment card security, KCFCU has begun the process of switching out all of our Visa Credit Cards and Visa Check Cards to new EMV chip-embedded payment cards. If your current card does not have an EMV chip, you will soon receive a replacement card in the mail. Once you receive your new EMV card, destroy your mag stripe card.

Unlike magnetic strips, the combination of the EMV chip and your PIN makes it virtually impossible to counterfeit.

If you have questions about your EMV chip cards, please call or visit the credit union.

Save the Date: KCFCU Annual Meeting Saturday, March 10, 2018

Please save the date for KCFCU's 2018 Annual Meeting. We will be having it at a new location, The Kauai Marriott Resort. Watch for more information in our January 2018 edition of *Membership Matters*.



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 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 July 31, 2017

Total Assets: \$478,404,542

Total Shares: \$428,923,237

Total Loans: \$251,911,554

Members: 34,183

Holidays

Veterans' Day (observed)

Friday, November 10

Thanksgiving Day

Thursday, November 23

Christmas Day

Monday, December 25

New Year's Day

Monday, January 1, 2018

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.

Important Reminder for Checking Accounts Opened Before February 2017

If you received a letter reminding you to update your checking account number for automatic debit/payments or direct deposit transactions, please be sure to provide your updated account number to your debiting/depositing companies. **If you did not receive a reminder letter, or you have already provided updated account numbers to the appropriate companies, no further action is needed.**

Account numbers must be updated by December 31, 2017. If you have questions or need assistance, stop by your KCFCU branch or call us at (808) 245-6791.



Fighting Back Against Fraud: Avoid Sharing Sensitive Information on Social Media Sites

Identity thieves are tireless when it comes to finding ways to locate sensitive information about you. These efforts have now spread to social media sites.

Social media has become an integral part of many of our lives, but we must exercise caution. Have you seen posts between friends with question strings like: What was your first car? Who was your favorite teacher? Who was your best friend in high school? While these seem like innocent questions, they are common security questions that people must answer when they forget passwords for Online Banking.

Beware. Criminals are harvesting this information to gain access to consumer accounts. Be vigilant and safeguard sensitive information on social media sites!



Do You Have an "Inactive Account?"

Deposit accounts with no activity for one year get flagged as "inactive" and will be assessed a \$5 fee, if not activated in the following quarter. Accounts that stay "inactive" for multiple years could be closed, with the funds turned over to the State. Don't let this happen to you.

If you receive an "Inactive Account" notice, you must respond to the notice in writing as soon as possible. Make sure KCFCU has your correct contact information on file, so that we may reach you promptly with any important account alerts. If you have questions or need assistance, please visit your nearest KCFCU office.