

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

JULY 2016



Building a Strong Credit History

FREE Seminar

Wednesday, July 20th
6:00 to 7:30 pm
KCFCU's Kukui Grove West Office

Don't miss this informative seminar. You'll learn about credit scores and why lenders, employers or property managers are looking at your credit profile. You will also receive a free copy of your credit report to review during the seminar. Discussion topics include:

- Why your credit score is so important to your financial health
- Factors that make up your score
- Tips on how to better your score
- How collections or other derogatory items can hurt your credit score

To reserve your space, contact Taylor Shigemoto at 246-1262 or email him at tshigemoto@kcfcu.org.



Say "HELLO" to Your New Car!

Shop at Kuhio Auto Group, July 1-31

KCFCU is joining up with Kuhio Auto Group this month to bring you a great deal on new or used Nissan, Chevy, Cadillac or Hyundai models.

- Auto loan rates as low as **1.99% APR*** for terms up to 60 months
- **FREE \$50 Gas Card** when your loan is funded

Easy Loan Approval

Apply at any KCFCU office or 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% loan rate 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 July 2016.*



Great Deals on Small Business Vehicle Loans!

We are happy to announce that special SBA loans are now available at KCFCU to provide business owners with a resource for financing commercial vehicles.

Great Rates and Terms

There are many benefits of financing your commercial vehicles with an SBA loan, including a guaranty of up to 50% of the loan amount by the Small Business Administration. Plus, terms up to 10 years are available to help make your monthly payments more affordable.

It's Just Good Business!

Having your commercial vehicles registered under your business and reported on your business credit report, rather than your personal credit, is a great way to keep your business and personal lives separate. This allows your personal credit report to reflect only your personal finances and your business credit report to reflect only your business transactions, which is very important!

These special SBA commercial vehicle loans can help you build or expand your business vehicle fleet. For more details or to apply, contact Nora Shepherd at 808.246.1208.





KCFCU Is Here for Your Summer Fun... And Your Borrowing or Budgeting Needs

by Mel Chiba, CEO

One of our most popular fundraising events is right around the corner. KCFCU's 17th Annual Charity Golf Tournament will take place September 10th at the Puakea Golf Course. Stop by any office for a registration form or go online at www.kcfcu.org. Join us for a good time, great food and prizes.

Affordable Loans Are in Season

Summer is the perfect time of year to get things done! If you're ready to buy a car, take a vacation, purchase appliances or home electronics, refinance or fix up your home, or consolidate your credit card debt, you'll find low, affordable loan and credit card rates at KCFCU. Plus, you can count on our staff to assist you through every step of the loan process, with friendly, efficient service.

We're Here to Help with Budgeting and Credit Counseling

KCFCU is here to help you improve your financial situation, build personal wealth, and achieve your goals and dreams. If you're having trouble making ends meet or you're falling deeper into debt, KCFCU's trained Credit Counselors can help. They are experienced in evaluating real-life scenarios and can provide advice on budgeting, consolidating and managing debt more efficiently.

Your credit union is always your best financial resource for your borrowing, saving and budgeting needs, and we're dedicated to providing these services with your best interest in mind. Have a wonderful summer!

NEW CardNav Payment Card App Offers Smart Fraud Protection

Thanks to intuitive new mobile apps like CardNav by CO-OP®, you can enjoy greater peace of mind, control and security on your KCFCU Visa® Check Card.

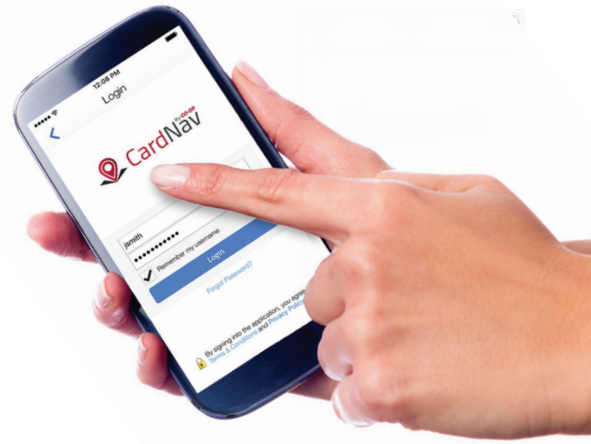
CardNav lets you use your smartphone to keep your checking account safe and prevent fraud. CardNav is available for both Android and iPhones. This smart mobile app allows you to:

- Control when and where your check card can be used by locking and unlocking your card
- Receive instant alerts to notify you of any unauthorized use
- Set limits on family member purchases to avoid misuse
- Track monthly spending at a glance
- Access and manage check card anytime, anywhere

Is CardNav Secure?

Absolutely! The CardNav mobile app does not store sensitive information, such as card numbers, PIN or passwords. Each time you use the app, you must provide your login credentials. You can also deactivate the app remotely to stop any unauthorized access.

You can download CardNav at your device's App store. Once downloaded, you can access simple instructions on how to use CardNav and all its features.



Annual Account Verification Notification

To protect you against fraud and identity theft, KCFCU's Supervisory Committee is conducting its annual verification of member accounts. If the information on your Account Statement is correct, there is no need to respond. However, if the information on your statement is incorrect, please respond to: **Supervisory Committee, C/O KCFCU, PO Box 1253, Lihue HI 96766.**

If you have questions about Account Verification, or you'd like to learn more about how you can protect yourself against identity theft, please call or stop by any KCFCU office.

KCFCU Behind the Scenes:

KCFCU takes pride in working behind the scenes—to support events and fundraising efforts that give back to our island community.

ACS Relay for Life

On April 23-24, KCFCU supported the American Cancer Society's Relay for Life at the Hanapepe Soccer Field. A big Mahalo to all those who volunteered, participated and donated funds to help ACS fight against cancer.



5th Annual Kauai's Credit Unions' Food Drive

KCFCU once again teamed up with Kauai's credit unions and held its annual food drive with proceeds benefiting the Kauai Independent Food Bank. Our sincere thanks to members, fellow credit unions and everyone who supported this important community effort.

Congrats to Our Student Scholarship Winners

Each year, KCFCU awards up to five \$1,000 scholarships to graduating high school students enrolled in our *Your Choice Youth Account*. Congratulations to our 2016 recipients.

From left to right front: Sheena Juliano, Emma Rose Leary, Kaelee Esposito; back: Melia Okura, Debbie Lea Higuchi, Jerry Hill, Sandra Magnussen, Sara Morimoto.



Save the Date—It's Always a Big Hit! KCFCU's 17th Annual Charity Golf Event!

Join us September 10th at the Puakea Golf Course to tee it up for our 17th Annual Charity Golf Tournament. This tournament is always a great time—for a great cause. Entry forms are available at any KCFCU office or online at www.kcfcu.org.

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.

Your entry fee includes golf, cart, lunch and awards banquet. You'll also have a chance to win some great raffle prizes. Sponsorship opportunities are still available!



Sprint Member Discount!

Want to save on your mobile bill? It might be time to say hello to the Sprint Member Discount! As a KCFCU member, you can save on your wireless data each month!

Individuals

- Get a 10% discount on select regularly priced Sprint service
- Valid in conjunction with other credit union and Sprint National handset, and other promotions
- **Mention Corporate ID: NACUC_ZZM**

Business Members

- Get a 15% discount on select regularly priced Sprint service
- Valid in conjunction with other credit union and Sprint National handset, and other promotions
- **Mention Corporate ID: NACUC_ZDS_ZZM**

Call 877.728.3428. Tell them you're a KCFCU member, mention the ID listed above and start saving today!





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

eMail info@kcfcu.org

KCFCU Scoreboard

As of April 30, 2016

Total Assets: \$440,759,340

Total Shares: \$396,869,336

Total Loans: \$227,911,075

Members: 33,081

Holidays

Statehood (Admission's) Day

Friday, August 19

Labor Day

Monday, September 5

Columbus Day

Monday, October 10



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.

Life Insurance Protection for What's Important

What Is Life Insurance?

Life insurance is an important part of a financial safety net you can provide your loved ones with, in the event of your passing. Life insurance helps provide peace of mind, knowing that your beneficiaries will receive money, which can be used in a variety of ways, including:

- Providing cash for daily living expenses
- Funding your children's education
- Meeting monthly mortgage payments
- Protecting your loved ones' future



Some aspects of life insurance can be complex, but you don't have to be an expert. That's why we're here to help you with sound information and the tools you need to make the right decisions.

Visit our co-branded website at www.trustage.com for more details or call CUNA Mutual Group toll-free at 1.855.612.7909, Monday-Friday, 7am-9pm CT or Saturday, 8am-4pm CT.

TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members.

Beware of These Top Scams Reported to the BBB

To protect consumers from scammers attempting to steal our money or our identities, the Better Business Bureau (BBB) introduced "Scam Tracker." It's a special tool that allows consumers to report suspected scams. The following are among the most frequently reported scams on Scam Tracker:

Tax Scam. This scam typically is a phone call from a person who claims to be from the IRS. They claim you owe money in taxes and that you could face arrest or a lawsuit, if you don't pay.

Debt Collection Scam. You get a phone call from someone who claims you have an unpaid debt. The caller may threaten you with wage garnishments, a lawsuit or jail, if you don't pay immediately.

Sweepstakes or Gift Scam. Typically a letter, email or phone call in which the fraudster states that you have won a sweepstakes prize or other randomly selected gift. You are instructed to pay a fee to cover the delivery of the prize.

Tech Support Scam. You may be contacted by a bogus "Microsoft" or "Apple" tech support person who says they have detected a virus or security breach in your computer. They try to convince you to pay a fee and give them your log-on information, so they can login and correct the problem remotely.

Credit Card Scam. The caller pretends to be an employee from your bank or credit union. They tell you that you are eligible to lower your credit card interest rates or they need to verify a credit card transaction. They are really just trying to get your credit card number and security code.

Expert Advice. Unless you initiate the call or you are 100% certain you are speaking with a trustworthy caller, DO NOT initiate a payment or give out any account or personal information. Always protect sensitive information, such as credit card numbers, passwords, driver's license and Social Security Numbers.

To report a scam, visit bbb.org/scamtracker/Hawaii.