

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

LIVE IT UP

Enjoy 35,000 Bonus Points and More



New Cardholders Earn 35,000 Bonus Points

Now through May 31, when you open a new Platinum Visa® Card and make \$1,000 in purchases in the first 90 days, we will give you 35,000 Visa Scorecard Bonus Points.

Current Platinum Visa Members Earn Up to 15,000 Bonus Points!

Current cardholders: Spend \$5,000 on your KCFCU Platinum Visa by May 31, 2016, and earn three points for every dollar spent—up to 15,000 Visa Scorecard Bonus Points.

Plus, Platinum Visa cardholders also receive worldwide buying power and these other excellent benefits:

- \$25 annual fee
- Redeem points for **FREE** travel on any airline, **CASH BACK** or brand name merchandise
- Earn 1 point for every \$1 spent
- Additional Platinum-level Visa benefits

Show Us How You #LiveltUpKauai... You Could Win a \$100 Visa Gift Card!

It's easy. Once you sign up and explore your world using your new KCFCU Visa Platinum card, show us on Facebook or Instagram how you're living it up! Here's all you need to do:

- Follow us on social media: **Facebook**—Kauai Community Federal Credit Union and **Instagram**—@KCFCU
- Post a photo using the hashtag **#LiveltUpKauai**, and tell us how you're living it up with us! Fun captions and stories are welcomed and encouraged.
- Tag us in the photo
- Contest ends May 31, 2016, and winners will be chosen on June 15, 2016. Check out www.kcfcu.org/LiveltUp for more details.

Visit us at kcfcu.org/visa to learn more.

Limited-time offer of bonus points expires May 31, 2016. 35,000 Visa Scorecard Bonus Points available to new card applicants who have not been the primary account holder on a KCFCU Platinum Card within the last three months. Points available at the end of the promotion (5/31/16). Visa Scorecard Points are accessible via KCFCU ebranch Online under the 'Scorecard' tab. Visit kcfcu.org/visa for additional offer details and restrictions.

APRIL 2016

Learn How to Earn Extra Checking Incentives at Our Free Kasasa Seminar

Why are thousands of KCFCU members opening Kasasa Checking Accounts? Find out for yourself at this **FREE seminar April 27th at KCFCU's Kapaa Office**. Together we'll explore and compare Kasasa Cash, Kasasa Cash Back and Kasasa Tunes, and answer all your questions. You'll learn how you can:

- Benefit from these free, no minimum balance checking programs
- Maximize your Kasasa incentives and savings
- Earn higher dividends with a Kasasa Cash Checking and Saver Account
- Get refunds for ATM fees, and more!

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

Try Free Kasasa.
The Checking
Account that
Pays You to
Bank with Us!





KCFCU's Goal: Making a Positive Financial Impact on Students, Families and Our Community

by Mel Chiba, CEO

Providing financial solutions that make a positive difference for members, families and our community is the main reason KCFCU exists. In addition to meeting your saving, borrowing, insurance and electronic money management needs, KCFCU is continually striving to create innovative programs that promote financial literacy—for people of all ages throughout Kauai.

A great example of our commitment to the community and spirit of innovation is the recent launch of the first student-run credit union branch on Kauai. Located on the campus of Kapaa High School (KHS), the new Warrior Credit Union creates a wonderful opportunity for students to engage in real life savings, checking and credit transactions, and learn valuable money management skills that will last a lifetime.

The student leaders who are operating the new Warrior Credit Union branch will receive training and support from the

KCFCU and KHS staff, and gain experience in branch operations and management. This exciting program represents a significant advancement in the promotion of financial literacy among our youth, and we hope to be able to expand to other high school campuses in the future.

Thanks to members like you, we achieved another year of strong financial growth: Assets grew by \$40.8 million, a 10.7% growth rate; our loans grew by \$18.8 million or 9.3%; and member savings increased by \$37.5 million or 11.0%. At year end 2015, KCFCU remains sound and stable with \$420.8 million in assets, \$220.0 million in loans to members, and total member shares of \$378.4 million.

On behalf of everyone at KCFCU, I thank you for your support and loyalty to your credit union. We will continue to work together to make 2016 another great year!

Upgrade Your Driving Style

KCFCU Staff on Site
Saturday, April 16th, 10 am to 4 pm

Shop the Ohana Motors Auto Sale, April 1-30

If your current auto is old and outdated, here's your chance to upgrade your driving style! Check out Ohana Motors during April, and save big with low sale prices and special KCFCU financing with rates as low as **2.25% APR***:

- 1% rate discount on KCFCU's used auto loan rates
- Up to 100% of blue book on vehicles less than 5 years old
- Easy payment terms up to 60 months
- Free \$50 Gas Gift Card when your loan is funded

Apply at any KCFCU office or online at www.kcfcu.org.



*APR = Annual Percentage Rate. Stated rate is for a 60-month term and good credit. Rates are based on your credit history. Other rates and terms are also available. Certain terms and conditions apply.

KCFCU Behind the Scenes:

We're Behind Our Community All the Way

It's been a busy start to 2016, with KCFCU's staff and volunteer officials working behind the scenes to coordinate your credit union's 62nd Annual Meeting & Luau, plus a variety of community oriented programs.

KCFCU would like to thank everyone who came out to our Annual Meeting & Luau on March 12. Always one of our favorite events of the year, our 62nd Annual Meeting was another big success and will be long remembered for the great food, opportunity to talk story with friends, and lots of lucky number prizes!



Supporting Local Non-Profit Organizations

Once again, KCFCU was proud to support the fundraising drive for the Big Brothers/Big Sisters of Kauai. Mentoring Kauai's kids facing adversity is a cause that's close to



our hearts. Since 1963, BBBS has partnered with parents, guardians and community organizations, like KCFCU, to provide one-on-one guidance that fosters kids' self-confidence and helps them achieve educational success. Thanks to all the members and volunteers who supported this fundraiser.

Join Us at the ACS Relay for Life, April 23-24 at Hanapepe Soccer Field

Let's all do our part in the fight against cancer. KCFCU will have a booth at the American Cancer Society's Relay for Life at Hanapepe Soccer Field on Saturday and Sunday, April 23-24. We'll be selling baked goods and fresh fruit bowls. Come out and support this fun fundraiser. All money raised goes to support ACS programs.

Kasasa Is Good for Members and Our Community



KCFCU opened 2,522 Kasasa Checking Accounts in 2015! These innovative accounts, combined with personal service from KCFCU, provide FREE benefits that are rarely available in other financial institutions. We'd like to recognize the KCFCU staff members who

were our top producers in opening new Kasasa accounts: Jonalynne Corpuz (#1 Top Producer), Jessel Ato, Rosemarie Narito, Leslie Libunao and Alana Planas.

Loan Counselors Are Available at All KCFCU Offices

We would like to introduce you to our friendly, knowledgeable KCFCU Loan Counselors. They are trained to promote financial literacy and foster prudent borrowing habits in our community and are also trained in debt counseling and budgeting to help you with all your financial needs. Members on the west side can now count on having a loan counselor at Eleele on Mondays, Tuesdays and Fridays, and at our Waimea branch on Wednesdays and Thursdays. And, of course, you can apply for a loan online anytime at www.kcfcu.org.



Pictured from top to bottom: Kukui Grove and Lihue – Nadine Longboy, Thomas Hilson, Magielyn Nacnac. Kapaa – Stephanie Kawamura, Richel Gusman. Eleele and Waimea – Leilani San Agustin



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 January 31, 2016

Total Assets: \$423,975,185

Total Shares: \$380,678,409

Total Loans: \$222,832,495

Members: 32,807

Holidays

Memorial Day
 Monday, May 30

King Kamehameha Day
 Friday, June 10 (observed)

Independence Day
 Monday, July 4



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.

Our Auto and Homeowners Insurance Discounts Will Drive You Happy

As a member-owner at KCFCU, you have access to more money-saving services and benefits than you'll find at most other financial institutions. One of these services that we can help you with is auto and homeowners insurance, protecting your most valuable assets.

In addition to group discounts, you may qualify for further discounts and benefits with multi-policy (insuring both auto and home) credits and a special endorsement program. Don't pay more than you have to! Compare our many discounts, great group rates and benefits, and SAVE:

- KCFCU Group Discount
- Continuous Coverage Discount
- Loss Free Discount
- Multiple Policy Discount
- Passive Restraints Discount
- Renewal Discount

For a free quote, contact Darnell Aquino today at 246-1235, daquino@atlasinsurance.com or drop by our Kukui Grove West office.



KCFCU Takes Extra Precautions Against Fraud Call Us Before Traveling Out of State

Safeguarding your accounts and identity are very high priorities at KCFCU. Due to recent credit card scams in Florida and Georgia, we have placed a temporary BLOCK on payment card transactions in these states. If you are traveling there or will have payment card transactions originating in Florida or Georgia, call us at (808) 245-6791 to have your account unblocked.

Your Part Is Also Important!

- Beware of suspicious, "phishing" emails or telemarketing calls asking you to verify your identification or account information.
- Be on the alert for bogus charities asking for donations.
- Watch out for fake invoices that may appear to be from legitimate businesses, like UPS, FedEx or the US Customs Department, requesting credit card information so they can ship your package.
- Never respond to emails or phone calls requesting verification of account information. Legitimate businesses will never make such requests.
- Never give out your personal information (account number, driver's license or Social Security number) unless you initiate the call and you are 100% confident you are dealing with a trustworthy organization.

Thank you for helping us protect you against fraud and ID theft. We apologize for any inconvenience.

To prevent interruptions in payment card service, keep us updated on your contact information and notify us of your travel plans.