

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION



OCTOBER 2015

Give Yourself the Gift of Christmas Club Savings

If you opened a Christmas Club Savings account last year, you would be one of the fortunate KCFCU members who recently received a check or automatic deposit—specifically for holiday spending!

A Christmas Club Account is by far the easiest way to take the financial stress out of holiday spending. Save a little each month with direct deposit or automatic transfer, and build a stash of holiday cash! Open your Christmas Club Account today!

You Can't Go Wrong with Visa Holiday Gift Cards!

Can't put your finger on the perfect gift? Running out of time to shop? Wrap up Visa® Holiday Gift Cards. Available at all KCFCU offices in amounts from \$10 to \$750, Visa Gift Cards can be used at merchants worldwide that accept Visa cards. Visa Gift Cards are the sure way to know your loved ones will end up with a holiday gift they like for only \$3 per card!



Deal Me in at the Kuhio Ford Auto Sale

Great Pricing and Special Financing October 1-31

Here's your best chance of the year to ACE a winning deal on your favorite Ford or Mazda vehicle! We're stacking the deck with several ways to save:

- 1% loan rate discount
- Rates as low as 1.99% APR*
- \$50 Gas Card when your loan is funded

Win a Trip for Two to Las Vegas!

All you need is a little luck and you could win a trip for two to Las Vegas.** Stop by the sale and show us how you roll! Save time by getting your KCFCU loan preapproved before the sale. Apply online at www.kcfcu.org today.

*APR = Annual Percentage Rate. 1.99% APR is for a 5-year term and is good only for loans funded from October 1-31, 2015. Stated rate and loan are subject to credit approval. Other rates and terms are also available. **No purchase necessary to win. You do not need to be present to win. Drawing will be held November 6, 2015. Winner will be notified by phone.

Kasasa on Kauai Party! Saturday, October 24th at Our Kapaa Office

Find Out What Kasasa Can Do for You!

Introduced last year, our three Kasasa Checking Accounts are quickly growing in popularity with KCFCU members.

Join us for Kasasa Day Saturday, October 24th from 9 am to 2 pm at our Kapaa Office to learn about these incentive-rich accounts. Bring the family and enjoy:

- \$25 checking credit and FREE t-shirt (while supplies last) when you open or convert to a Kasasa Checking Account
- FREE refreshments and family fun
- A 1% rate discount when you apply for a KCFCU auto or personal loan on that day

Ask for **KASASA**

Special Saturday Hours for Kasasa Day Only!

We hope to see you on Kasasa Day! If you can't be here for Kasasa Day, visit our website for more details on Kasasa benefits. Better yet, attend our FREE Kasasa Seminar (details on back page).



KCFCU at the Dealership
Saturday, October 17th • 10 am to 4 pm
Auto Financing, Refreshments
and Prize Giveaways



“People Helping People”: It’s a Long Tradition of Putting People Before Profits

by Mel Chiba, CEO

On October 15, the global credit union community joins hands in spirit to celebrate International Credit Union (ICU) Day. This annual tradition pays tribute to the philosophy and unique business practices that set us apart from for-profit financial institutions. Credit unions exist not for profit...but for you!

Since 1954, when KCFCU was formed by a group of Kauai pineapple farmers, who pooled their savings to provide loans for others in need, your credit union has exemplified the “people helping people” philosophy that is the heart and soul of the credit union community.

Join us in observing ICU Day—with an open house and refreshments—at all five KCFCU offices. Great things happen when a credit union has a loyal base of member-owners, utilizing our financial services to their fullest potential. Thanks to your ongoing participation, KCFCU is able to continue expanding and improving our services.

Last year, we introduced three exclusive Kasasa Checking Accounts to provide more rewards and incentives for doing

business with us. We streamlined our online loan application to make it easier for you to obtain affordable loans and credit cards. We also added the convenience of Mobile Check Deposits to eMobile. 2015 was a great year of “people helping people” at KCFCU.

I would like to express my sincere appreciation to Mr. Burr Cox of Cox Photography. Burr Cox has provided KCFCU members with family portraits every year since 1995—including one 8x10 portrait at no cost—with additional photos available for purchase, but never required. In announcing his retirement, Mr. Cox shared that he will miss the close relationships he has built with KCFCU’s members, some of whom represent three generations of families he has photographed over the past 20 years. Please join me in wishing Mr. Burr Cox a very enjoyable retirement.

With the holiday season right around the corner, keep in mind we offer many options to help you meet shopping, travel and entertaining expenses. On behalf of our staff and volunteer officials, “Have a happy and healthy holiday season.”

Holiday Loans: Two Great Shop-Opportunities!

KCFCU’s Visa® Platinum—Smart Choice for Your Holiday Shopping

- Greater personal security, because it’s safer than cash!
- Credit lines up to \$25,000
- Rates as low as 9.99% APR*
- Worldwide acceptance by millions of merchants
- FREE Visa Platinum rewards

KCFCU also offers a Visa Classic Credit Card at a rate as low as 11.99% APR* and NO annual fee—great for members who are establishing credit for the first time or trying to re-establish credit. Choose the card that best suits your needs.

Personal Holiday Loans with Rates as Low as 2.99% APR

Our Personal Holiday Loan is another “go to” for members looking for convenient, affordable credit. The 12-month Personal Holiday Loan was designed with the holidays in mind.

With rates as low as 2.99% APR* (which includes our 1% rate discount offer) and loans up to \$15,000, you can get the funds you need and pay your loan off before next year’s holidays. Longer payment terms are offered at slightly higher rates.

For affordable holiday borrowing options, apply today at any KCFCU office or online at www.kfcu.org.

*APR = Annual Percentage Rate. Rate is subject to credit rating and loan approval. Other rates are also available. Offer expires 11/30/15.



Another Reason to Get a KCFCU Visa!

In April 2016, Costco will begin accepting Visa branded credit cards for purchases in its stores. This is the perfect time to get a KCFCU low-cost Visa Card.

Visa will be Costco’s new preferred credit card partner. Apply for your KCFCU Platinum Visa with free rewards online today.

KCFCU Behind the Scenes:

At KCFCU, our dedicated staff and volunteers are constantly working behind the scenes to make life better for everyone on Kauai.



16th Annual Charity Golf Tournament

We would like to shout out a big Mahalo to all the sponsors, volunteers and the 180 golfers who made our 16th Annual Charity Golf Tournament an event to remember!

The event, held Saturday, September 12, 2015 at the beautiful Puakea Golf Course, raised \$50,000 for the Wilcox Memorial Hospital's Pediatric Services on Kauai, along with the expansion of the Kapiolani Medical Center for Women & Children.

Special thanks to the following Sponsors:

Diamond Sponsor: Advantage Insurance Services, Inc. • Bancvue • Bank of Hawaii • CO-OP Financial Services • CU Direct Corporation • Kong Radio Group • Ohana Motors • Performance Trust • The Garden Island

Platinum Sponsor: Allied Solutions, LLC • CUNA Mutual Group • Diebold, Inc. • Kauai Credit Adjusters, Ltd. • Layton Construction

Gold Sponsor: America First Credit Union • Catalyst Corporate FCU • Community Financial Services Group, LLC • Edward Enterprises, Inc. • First Empire Securities, Inc. • FM97 Radio • I & L Rentals • Ibaan Rentals • James Nakagawa Painting, Inc. • Kauai Toyota • Lenders Protection • Multi-Bank Securities, Inc. • Pinnacle Financial Strategies • Service Master • Smith's Motorboat Service, Inc. • Wala'au Productions

After a fun round of "best-ball" golf, everyone enjoyed a great meal and awards. Participants scored some great raffle prizes, including Las Vegas trips, an inter-island getaway, cash prizes, free rounds of golf and more! It was a great day...for a great cause. We hope to see you next year!



Mel Chiba, KCFCU's President/CEO, presents a check for \$50,000 to Jen Chahanovich, Wilcox Health CEO, and Raelene Balido, Kapiolani Children's Miracle Network Program Director. Also present were Stan Hollen, CO-OP Financial Services CEO, Thomas Mundell, Sr. VP of Philanthropy for Hawaii Pacific Health, and Wilcox Health's Jaeda Elvenia and Kent Kikuchi.

Pictured: Thomas Mundell, Mel Chiba, Stan Hollen, Jen Chahanovich, Raelene Balido, Jaeda Elvenia, Kent Kikuchi



Keep Accounts "Active" and Up-to-Date

Do you or a family member have an inactive account? Accounts with no activity for one year are considered dormant and will be assessed a \$5 fee, if not activated in the following quarter. Accounts that are dormant for five years may be closed—with the funds turned over to the State. Don't let this happen!

If you receive an "Inactive Account" notice from KCFCU, be sure to complete a transaction as soon as possible. It's important that we have your current contact information on file, so we can notify you about the status or unusual activities with your accounts. If you have questions or need assistance, call or visit any KCFCU office.

Special Offer on Retiree Health and Dental Coverage for KCFCU Members

Are you retired or will be soon? Be sure you don't retire your good health and dental care routines.

Good oral healthcare and vision care become even more important as we get older.

It's not easy for retirees to find individual insurance plans with dental and vision coverage. As a member of KCFCU, you may be eligible to take advantage of affordable health and dental plans offered through Royal State Insurance with premiums starting as low as \$36.29 per month. Call Royal State Insurance, toll-free at 1-800-890-9022 or e-mail customerservice@royalstate.com 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

e-Mail info@kcfcu.org

KCFCU Scoreboard

As of July 31, 2015

Total Assets: \$408,094,350

Total Shares: \$208,088,674

Total Loans: \$366,569,219

Members: 32,648

Holidays

Veterans' Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Christmas Day

Friday, December 25

New Year's Day

Friday, January 1, 2016

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.

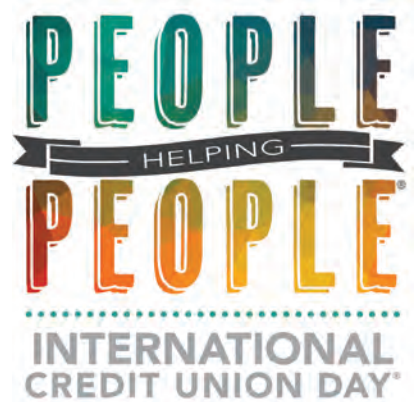
Why Do We Celebrate International Credit Union Day?

Thanks to the international credit union movement, credit unions worldwide are now serving more than 200 million people who prefer to do their banking at a not-for-profit, member-owned credit union. At credit unions, the pooled savings of the membership provide a source of loans for those who need to borrow—to buy cars, homes and other essentials for better living. That's the essence of "People Helping People."

Join Us for an Open House, Thursday, October 15th

On October 15—International Credit Union (ICU) Day®—credit unions worldwide will celebrate the credit union movement. At KCFCU, ICU Day is

a day to THANK YOU for your ownership and loyalty. Join us for an Open House at all offices from 9 am to 12 pm for refreshments and giveaways in honor of ICU Day! Bring your friends and family, and introduce them to the credit union difference.



Upcoming Free Seminars

Kasasa Checking

Wednesday, October 21 • 6 pm-7:30 pm • Waimea Office

Explore and compare Kasasa Cash, Kasasa Cash Back and Kasasa Tunes. We'll answer all your questions and show you how to:

- Maximize your Kasasa incentives and savings
- Earn higher dividends with a Kasasa Cash Checking and Saver Account
- Get refunds for ATM fees and more!

Open your Kasasa Checking Account at the seminar and get a FREE \$10 checking deposit, plus a 1% rate discount on a KCFCU auto or personal loan.

Building a Strong Credit History

Wednesday, November 18 • 6 pm-7:30 pm • 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.

We will cover:

- Why your credit score is so important to your financial health
- The 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 space in one of these FREE seminars, call or email Taylor Shigemoto at 246-1262 or tshigemoto@kcfcu.org