



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION



"With Gather's Rate Reset program, we make it simple to explore your refinance options on your own terms."

FEATURE STORY

Refinance on Your Own Terms

"There are lots of smart reasons to consider refinancing a loan..."

At Gather FCU, we believe every member makes us better. We're always looking for new ways to help you make the most of your financial life. That's why we're happy to announce our new Rate Reset program for auto and personal loans.

There are lots of smart reasons to consider refinancing a loan: You can find a lower interest rate, reduce your monthly payments or even free up cash. Refinancing is a great way to manage your money and repay debt wisely. With Gather's Rate Reset program, we make it simple to explore your refinance options on your own terms.

Just visit gatherfcu.org/ratereset to start. After entering your current loan information, we'll show you options for refinancing that can reduce both your interest rate and your monthly payment. There's never any obligation, so you can explore and learn about your refinance choices anytime.

Some conditions apply, so visit your local branch or give us a call at 808.245.6791.

www.gatherfcu.org/ratereset

UPCOMING EVENTS

01 ABCs of Homeownership Seminar

Thursday, April 25
Kukui Grove Office
6:00pm-7:30pm

To RSVP, call Leah Ragsac at 808.212.4086

02 Auto & Homeowners Insurance Seminars

Thursday, May 2 - Kapa'a Office, 6:00pm - 7:00pm
Thursday, May 16 - Kukui Grove Office, 6:00pm - 7:00pm
Thursday, May 23 - Waimea Office, 6:00pm - 7:00pm

To RSVP, call Stephenie Brown at 808.246.1262



CEO MESSAGE — TESS SHIMABUKURO

Growing Together

A year ago, we took a big step toward our future together: We became Gather Federal Credit Union. While that may seem like a big change, it's really just a reflection of who we've always been, and who we are—moving forward. As we do just that, I'm happy to report that our community credit union is growing strongly.

In 2018, assets grew by \$23 million or 4.69%. Member Savings grew by \$18 million or 4.18%. Loans grew by \$21 million or 7.81%. Net income for the year amounted to \$5.8 million. Gather Federal Credit Union holds \$508 million in assets, with \$287 million in loans to members and total member savings of \$452 million. Gather FCU is financially stable and sound.

And there's much more that we accomplished together.

We've recently completed construction on our Kapa'a office. We can now offer a better member experience with our new teller pod stations, dual drive-thru lanes and an in-lobby teller machine designed to handle your banking needs. A sincere thank you to our East Side members in particular for their patience during construction.

Last year, we started using digital surveys to gather feedback from members. We always want to serve you better and meet your growing needs, so we appreciate hearing from you. If you have something to share, we'd love to know. Send us an email at info@gatherfcu.org.

We're excited to launch our new and enhanced mobile app. Now you can check your balances, deposit checks, pay bills and transfer money virtually from anywhere, anytime. Download it today from the Apple Store or Google Play.

We're also happy to announce our new ATM location in Hanalei at the Ching Young Village. This ATM includes the same upgrades we've made to the ATMs at our branch offices. Any Gather ATM allows you to deposit cash and checks, and see images of checks deposited for your records. Your Gather FCU debit and ATM cards provide access to over 30,000 surcharge-free CO-OP[®] Network ATMs nationwide.

Finally, I thank you, the membership, for your confidence, support and continued loyalty. We're excited for all the great things ahead of us this year!

FINANCIAL LITERACY

Fin Lit for All Ages



Even though April is Youth Month for financial literacy (fin lit) at Gather, we help members of all ages learn more about managing their finances every day. Our online FIN LIT Center (gatherfcu.org/finlitcenter) is a great place to continue your financial education. There you can read articles, watch videos and learn about everything from financial basics to purchasing a home and planning for retirement. The FIN LIT Center's online courses take you through every step for every topic. You'll find a world of knowledge, including managing a monthly budget and long-term financial planning, and your credit union is here to help you navigate it whenever you need us.

Go online and check it out today.

AUTO SALE

No Fooling Around April Auto Sale

Shop the Ohana Motors
Sale April 1st - 30th

The majority of car shoppers choose a dealer based on recommendations from friends and family. The Ohana Motors Auto Sale, happening April 1st-30th, comes with over 35,000 recommendations from your Gather FCU member family. The annual event brings "just-for-member" special discounts and incentives on Ohana Motor's full inventory.

- Member discounts on used vehicles
- Loan discounts up to 1% off current used auto rates
- Finance rates as low as **2.49% APR***
- Low or no down payment

Special On-Site Sale

Saturday, April 27th from 10am - 4pm

\$200 CASH on the spot when your loan is funded

You can apply for financing online at gatherfcu.org or just stop by any Gather office.

*APR = Annual Percentage Rate. \$20,000 loan at 2.49% APR for 60 months = \$354.90 per month. Stated APR assumes excellent borrower credit history. \$200 cash incentive only offered when auto loan is funded at Ohana Motors on 4/27/2019.



GATHER ATM

What's New?

Our North Shore neighbors now have even easier access to the benefits of their Gather membership. We've recently installed our newest Gather ATM at the Ching Young Village in Hanalei. Like the Gather ATMs at all five of our offices and at the Kukui Grove Shopping Center, Wilcox Hospital and Ishihara Market, members can:

- Access accounts
- Make withdrawals
- Deposit cash and checks, and more*

Plus, every member has access to over 30,000 surcharge-free CO-OP® Network ATMs nationwide. An ATM is ready whenever you need it, 24/7, all year long.

*Deposits available at branch office ATMs and Ching Young Village location only.

CONTACT US

CALL CENTER
808.245.6791

24-HOUR MEMBER LINE
808.245.6854

EMAIL
info@gatherfcu.org

WEBSITE
www.gatherfcu.org

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Līhu'e, HI 96766

LĪHU'E
4434 Hardy Street
Līhu'e, HI 96766

KAPA'A
985 Kīpuni Way
Kapa'a, HI 96746

'ELE'ELE
'Ele'ele Shopping Center
'Ele'ele, HI 96705

WAIMEA
9936 Kaumuali'i Highway
Waimea, HI 96796

HOLIDAYS

FRIDAY, APRIL 19
Good Friday

MONDAY, MAY 27
Memorial Day

TUESDAY, JUNE 11
King Kamehameha Day

THURSDAY, JULY 4
Independence Day

GATHER SCOREBOARD

As of January 31, 2019

Total Assets:	\$511,004,116
Total Shares:	\$453,934,227
Total Loans:	\$287,314,411
Members:	35,154



This credit union is federally insured by the National Credit Union Administration.

This newsletter is published quarterly for the members of Gather Federal Credit Union. Information in this newsletter is subject to change. Access our Website for current rates and information. See Gather FCU's Truth-in-Savings booklet for important account restrictions and conditions.

TAX TIME

Tax Time Is Upon Us

Remember the deadline to file your state and federal tax returns is April 17th. As you work through your taxes, here are few tips to keep your personal information safe:

- Use strong online passwords.
- Keep software updated.
- Safeguard personal data.
- Avoid tax scams by double checking any suspicious email or phone calls.
- Don't click on suspicious links in an email.
- Be wary of questionnaires claiming to be from the IRS or law enforcement.

And you can always check consumer alerts at www.irs.gov.

INSURANCE

Auto Insurance That Makes Sense

Membership at Gather FCU provides more than access to great banking. It unlocks a world of benefits and services that you won't find anywhere else. By partnering with other financial service companies, such as Atlas Insurance, we can provide members with big incentives that make your financial world run better.

Gather FCU and Atlas Insurance have partnered to give members a group discount on auto insurance. Members can also qualify for further discounts and multi-policy credits when they bundle coverage (such as home and auto). Auto insurance from Gather and Atlas includes:

- Gather FCU group discount
- Continuous coverage discount
- Loss free discounts
- Multiple policy discount
- Passive restraints discount
- Preferred repair shop discount
- Renewal discount
- Security plus deluxe travel coverage

For more info, call Atlas Insurance Agent Darnell Aquino at Gather's Kukui Grove West office at 808.246.1235.