



CALL CENTER: 808.245.6791
 EMAIL: info@gatherfcu.org
 WEBSITE: www.gatherfcu.org

KUKUI GROVE WEST
 4493 Pahe'e St. • Lihue, HI 96766
 Fax 808.246.0246

LĪHU'E WALMART
 3-3300 Kūhiō Hwy. • Lihue, HI 96766
 Fax 808.245.7492

KAPA'A
 985 Kīpuni Way • Kapa'a, HI 96746
 Fax 808.822.0771

KŌLOA
 3483 Weliweli Road • Kōloa, HI 96756
 Fax 808.742.1780

'ELE'ELE
 'Ele'ele Shopping Ctr. • 'Ele'ele, HI 96705
 Fax 808.335.0234

WAIMEA
 9936 Kaumuali'i Hwy. • Waimea, HI 96796
 Fax 808.338.0901

HOLIDAY SCHEDULE

We are **CLOSED** on:

MONDAY, JANUARY 1
 New Year's Day

MONDAY, JANUARY 15
 Martin Luther King, Jr. Day

MONDAY, FEBRUARY 19
 President's Day

Gather is open for business on Prince Kūhiō Day, March 26, and on Good Friday, March 29.

For complete Holiday Schedule, go to gatherfcu.org/events

GATHER FCU SCOREBOARD

October 31, 2023
Total Assets: \$ 732,924,984
Total Shares: \$ 674,838,616
Total Loans: \$ 408,735,315
Members: 37,898



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.

BEHIND THE SCENES

70 Years and Counting

Proud Past, Strong Future—Thanks to You

Gather's Legacy: Serving Kaua'i and Ni'ihau Since 1954 – Since our early beginnings in the 1950s, Gather has been committed to helping our neighbors and serving our communities. Our legacy is built on a deep-rooted purpose to make a difference and give back, ensuring the financial well-being of our members.

Gather isn't just a financial institution, we're your partner in prosperity. Count on us to be there, offering money opportunities and tailored solutions that make a real difference in our members' lives. Together, we build financial well-being.

In the Spirit of Giving – A big mahalo to everyone who contributed to the 2023 Kauai Credit Union's Food Drive. Together, we raised over \$12,766 for the Kauai Independent Food Bank, with proceeds helping our Kupuna and Keiki, and those in need during the holidays.

We also want to shout out to everyone who stopped by and supported our Toy Drive in December at the Lihue Walmart. For the last 20+ years, KHON has held an annual statewide Laulima Giving Day, and we were blessed to partner with them once again. Hosted by Mikey Monis, host of KHON's lifestyle show Living808, and KONG Radio host Ron Wiley, volunteers from Gather FCU and Keiki O Ka 'Āina collected donations from generous community members who support our mission of helping families on Kauai. The proceeds benefitted families from three Kaua'i local nonprofits—Keiki O Ka 'Āina, YWCA and Child & Family Service (Nana's House). Mahalo to the Kaua'i community for your amazing generosity!



New Kukui Grove Office Hours – As part of our commitment to efficiency, our Kukui Grove office is no longer open on Saturdays. Office hours for the Kukui Grove location are Monday through Friday, 8:30 am to 4:30 pm. The new office hours allow us to bring more staff into our in-store branch in the Lihue Walmart on Saturdays. Office hours at the Lihue Walmart location are Monday through Saturday, 9:00 am to 6:00 pm.



Gather Post

NEWS FOR THE MEMBERS OF GATHER FEDERAL CREDIT UNION

FEATURE STORY

Happy Anniversary

Celebrating 70 Years of Our Gather Family



2024 marks Gather's platinum 70th anniversary. A milestone like that is always cause for reflection. As we look back to our modest beginnings, our unprecedented growth and our future potential, there really is one common theme throughout: it's all because of you.

Because of our members, we have grown to six local office locations with a seventh branch in Kilauea opening this year. Because of you, we have been voted the #1 credit union on Kaua'i for more than 2 decades in a row, and we thank you for making us the largest credit union on Kaua'i and the eighth largest in the state of Hawaii. Because of you, we have the financial underpinnings to look forward to 70+ more years of Gather FCU. It's something that is a mark of pride for all of our members, past and present, and our entire island home.

As we look back on our founders, past leaders and entire membership, they've all paved the way for our stability and future success...we are all part of the Gather story.

Your membership truly does matter and make a difference. Your belief in Gather has seen us through good years and challenging times, all with the knowledge that if we stick together we can overcome anything. We know that there are a lot of choices out there when it comes to banking, and we appreciate you for choosing us as your financial institution. We take pride in being a community-focused credit union, and we want to make sure that all members feel welcome and supported.

Because you're at the heart of Gather, we invite you to celebrate this amazing anniversary with us. Be on the lookout for special events, promotions and member appreciation all year long. This is a big year for all of us, so thank you for being a member and making us who we are today.



CEO MESSAGE

Looking Back, Focused Forward

A New Year, A New Milestone

I'm excited to share that this year marks Gather Federal Credit Union's 70th anniversary. Thanks to you, our valued members, we've been honored to provide affordable financial services and support to our membership for the past seven decades.

In 1954, ten hard-working pineapple farmers pooled \$595. That has flourished into a modern, full-service financial institution with nearly \$750 million in assets, serving over 37,000 members across our island. Gather has always looked ahead to what is possible, while honoring where we have been.

The spirit of "people helping people" is at the heart of what we do. We are driven by our purpose to help guide our members to better financial lives today and for generations to come. Our 70th year presents many exciting opportunities for us to strengthen our ability to serve you. We will continue to improve our relationship with you, our members, as the main focus. I encourage you to call us and see how we can help you reach your financial goals.

Our mission is to serve the best interests of our members, employees and communities. As your trusted financial partner, we can help you save money, and make the money you have work harder for you. Just ask. You may be surprised at all the solutions we can offer.

We thank you for your support over the last seven decades. From the birth of a child through retirement, we are honored and humbled that you chose Gather as your financial partner. Your ongoing membership strengthens our growth, so we can continue to add and improve services designed to give you peace of mind and a life you love. To celebrate Gather's growth and honor Gather's past, activities are planned at our six branches throughout the year. Watch for events near you.

Happy New Year!
– Tess Shimabukuro, CEO

SECURITY

Protecting What Matters Most



Financial Security Is a Daily Practice

In our interconnected world, scams lurk around every digital corner, preying on unsuspecting individuals daily. It's crucial to remain vigilant and recognize the red flags that could signal fraud. Scammers are crafty, reaching out through texts, emails, phone calls and even social media.

Too often, individuals fall victim to urgent-sounding messages, like threats of frozen accounts or impending emergencies. If something seems off, especially if you didn't initiate the contact, do not respond. Instead, contact Gather directly, using a trusted method, like giving us a call.

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EVENTS

01 Gather Student Scholarship Application

- Up to ten \$1,000 student scholarships will be offered to graduating seniors
- Application deadline is 3/31/24
- Download the application at www.gatherfcu.org

02 Gather's 70th Membership Meeting

- Saturday, 03/30/24
- Smith's Tropical Gardens Family Luau
- Tickets go on sale in January at all Gather offices
- Stay tuned for more info



MEMBER SERVICES

Unlock the Power of Your Checking Account

5% Cash Back Rewards from Gather FCU

Everyone needs a checking account, so why not turn it into a rewarding experience? At Gather, we believe your everyday transactions should pay you back. Our Cash Back Rewards Checking is designed to put money back into your pocket for doing what you already do.

Earn 5% cash back on your everyday purchases with just a few simple steps. To qualify, make 12 debit card transactions, set up one automatic payment, and opt-in for eStatements. Where else can you earn up to \$20 a month so easily?

This isn't just about rewards, it's about giving back to our members. We're committed to providing products that help you save and add value to your financial life. Make the switch today, and let your checking account work for you. For more details or to open your Cash Back Rewards Checking, call Gather at **808.245.6791** or visit gatherfcu.org. Your financial journey just got a whole lot more rewarding!

WHAT'S NEW

New Year, New Financial Beginnings

Consolidation Loans from Gather

As we usher in the new year, many of us have resolutions that involve a fresh start. If holiday expenses have left you juggling multiple bills, consider consolidating them into one manageable payment with a consolidation loan from Gather Federal Credit Union.

We understand the challenges post-holiday expenses can bring. Our consolidation loans allow members to borrow up to \$30,000, with flexible terms ranging from one to seven years. This means you can tailor your loan to fit seamlessly into your monthly budget.

Don't let holiday expenses linger—consolidate and make paying bills a stress-free part of your financial journey. Let us be your financial ally in 2024, helping you transition into the new year with ease. Stop by a branch today to learn more, or give us a call at **808.245.6791**.



Protecting What Matters Most

Continued from previous page

There's a key rule to live by: financial institutions will never ask for sensitive information via email, text or social media. Be wary of urgent requests and never click on suspicious links. Fraud prevention starts with staying informed and trusting your instincts. It's better to be safe than sorry. Make these rules a part of how you interact with your finances every day.