

Membership Matters

KAUAI COMMUNITY FEDERAL CREDIT UNION

APRIL 2015

Mobile Check Deposits
Coming Soon!



If you have a smartphone or tablet with a built-in camera, you'll soon be able to get smart about making deposits. KCFCU will soon introduce a mobile deposit capability to our Mobile Banking platform.

With Mobile Check Deposit, you simply take a photo of the front and back of your endorsed check with a supported mobile device using the KCFCU Mobile Banking app—from any place, at any time. It's about as simple as sending a text message. Imagine the time, energy and gas you'll be able to save! Stay tuned for more details!

Ask us about
free Kasasa® checking!

See Back Page for Details!



April Is KCFCU Youth Month Get **WILD** About **SAVING**

It is the perfect time to open accounts for your kids or grandkids to teach them the value of saving during National Credit Union Youth Month! When you make a deposit this month into a youth account, kids will be entered to win \$100 cash in the National Youth Savings Challenge drawing, plus other fun giveaways and contests.

KCFCU is committed to educating our youth about responsible money habits. We offer three youth accounts—created for kids of all ages, as well as young adults.

For more info on our Youth Accounts, visit www.kcfcu.org.

Building Blocks Account
(Ages 0 to 10) – Each new account receives a free KCFCU piggybank (while supplies last). Kids also receive a small prize with each deposit of \$10 or more.



Smart Savers (Ages 11 to 15)
Offers a savings account and grown-up banking services:

- Checking account with a FREE box of checks
- FREE ATM Card, *branch* Online and Bill Payer

Your Choice (Ages 16 to 24)
Includes benefits tailored to high school and college students:

- Checking, ATM Card, Visa® Debit and Credit Cards, loans, *branch* Online and Bill Payer
- Scholarship opportunities

What's Better Than Hump-Day? Web Wednesday\$ at KCFCU

Everyone has a favorite day of the week, but we think Web Wednesday\$ are pretty special. For a limited time, you can get a .50% APR discount when you apply for a loan online on any Wednesday during the month of April.

Hurry! Offer Expires April 30, 2015

Apply online at www.kcfcu.org—on Web Wednesday\$—to receive your discount.

*APR = Annual Percentage Rate.

Apply for a
Loan Online
and Get a
.50% APR*
Discount!





The Trend at KCFCU Is Greater Value and Convenience

by Mel Chiba, CEO

Innovative new services continue to enable our members to receive more value and greater convenience from membership at KCFCU. In 2014, we introduced our new Kasasa Checking and Savings Account program, which includes free checking with rewards, such as cash back, iTunes and Amazon.com refunds, ATM fee refunds and higher paying dividends. Dividend rates on Kasasa accounts are as high as 2.50% APY.* This program is proving to be highly successful, with over 1,900 members already signed up.

Leveraging new technologies to bring higher levels of convenience to your money management needs remains a high priority at KCFCU. The credit union continues to adopt and implement new electronic services to better meet your evolving needs and preferences. Our new eMobile App is a great example.

We're excited about expanding the capabilities of our eMobile service to include mobile check deposits! Soon, you'll be able to take a photograph of a check and deposit that check into your account remotely from virtually any location—without having to visit a credit union office. Our free eMobile

app is available for iPhones, iPads, and Android phones and devices. Also watch for upcoming improvements to **ebranch** Online and Bill Payer, which will streamline your transactions, while increasing online security.

2014 was another very successful year for KCFCU in financial performance: Assets grew by \$20.1 million or 5.59%; member savings accounts increased by \$16.8 million or 5.20%; and loans increased by \$22.4 million or 12.52%. Total net income for the year amounted to \$3.6 million. KCFCU has grown to \$380 million in assets, \$201 million in loans to members and \$341 million in total member savings. Your credit union is financially strong, sound and secure.

KCFCU remains focused on helping you improve your financial well-being and maintain the best quality of life for you and your family. With these goals in mind, you can look forward to more new services and advanced banking technology coming from your credit union in 2015 and beyond. As always, we couldn't have achieved this long tradition of growth and success without the loyalty and support of you, our members. I thank you all for another great year of success.

*APY = Annual Percentage Yield.

Ohana Motors Auto Sale April 1-18 and a Chance to Win a Trip to Las Vegas!

From April 1-18, KCFCU will join forces with Ohana Motors to help you get a stellar deal and great financing on a pre-owned vehicle. So, if you're expecting a tax refund or you're ready to trade-in your old rust bucket for a reliable pre-owned vehicle, now's the time to roll into action.

Great Rate Discount, Up to 100% Financing and Free \$50 Gas Card

Line up your loan at KCFCU now and get a 1.00% APR* discount, plus an easy payment term up to five years. For vehicle model years 2010 or newer, KCFCU is offering up to 100% financing of the Kelley Blue Book value! The Ohana Motors Auto Sale also features:

- Rates as low as 2.49% APR* for 60 months
- Great selection of cars, trucks and SUVs
- Clearly marked discount prices

Use our online Loan Calculator to estimate monthly payments you can afford. Or stop by KCFCU today to get your auto loan pre-approved before the sale!

*APR = Annual Percentage Rate. \$20,000 loan at 2.49% APR for 60 months = \$354.86 per month. 2.49% APR assumes excellent borrower credit history and purchase of a new or current model vehicle. A 1.00% APR discount to KCFCU's current auto loan rates will apply to all loans not eligible for the 2.49% APR. Rate is based on credit rating. Offer only valid April 1-18, 2015. Other rates and terms available.

**Entries for Las Vegas drawing available only at Ohana Motors. Drawing will be held April 18, 2015. You do not need to be present to win.



KCFCU Behind the Scenes: Coordinating Community Events and Raising Funds!

It's been a busy few months for KCFCU—both behind the scenes and out in our community! We would like to thank everyone who joined us for our 61st Annual Meeting and Luau. It was wonderful to share great food, prizes and music with so many members, staff and families.



Successful Fundraiser for Big Brothers, Big Sisters of Kauai!

KCFCU was proud to support the recent fundraiser for Big Brothers, Big Sisters of Kauai. KCFCU raised over \$1,800. Big thanks go out to all the staff, members and volunteers who participated and helped make this fundraiser a success.

Community support for Big Brothers, Big Sisters enables the organization to positively impact the lives of some of our Island's at-risk children by establishing quality one-on-one mentoring relationships. Need for programs, such as Big Brothers, Big Sisters continues to grow at an unprecedented rate. So, please continue to provide your support!



Visit Us at the American Cancer Society's Relay for Life

Once again, KCFCU will support the American Cancer Society's (ACS) Relay for Life at Hanapepe, Kauai. This event will take place at Hanapepe Soccer Field on Saturday, April 25th. We'll be selling baked goods and offering chances to win fun prizes. All money raised at the event goes towards the ACS! We hope to see you there!



Bill Payer Is Better Than Ever

Always looking for ways to make your life easier, KCFCU is pleased to announce we've added new and improved features to Bill Payer, effective April 13, 2015. Plus, you can now access Bill Payer using just ONE login and password through *branch* Online, our home banking system!

Here's what you'll need to know and expect when you're accessing Bill Payer:

- The first time you login to the upgraded Bill Payer system, you will be prompted to agree to the terms and conditions.
- All your existing payees and any scheduled payments will automatically carry over to the new system.
- Those using the eBill option must re-register all eBill payees.

To ensure accuracy, we encourage members to double check all payee mailing addresses and account information.

KCFCU's *branch* Online and Bill Payer are designed to give you more freedom to do the things you love. If you have any questions, call us at 245-6791 and we'll get you started!





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 Kaunualii 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, 2015

Total Assets: \$384,440,179

Total Shares: \$344,767,367

Total Loans: \$202,358,195

Members: 32,289

Holidays

Memorial Day

Monday, May 25

King Kamehameha Day

Thursday, June 11

Independence Day

Friday, July 3

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.

Add Valuable Rewards to Your KCFCU Checking Account with Kasasa!

Introduced in 2014, our Kasasa Checking programs are quickly catching on with KCFCU members. Why? Because you can choose from three valuable checking incentive options, and all three are FREE:

- Earn higher dividends with Kasasa Cash
- Get cash back on your debit card purchases with Kasasa Cash Back
- Receive iTunes and Amazon.com refunds with Kasasa Tunes

Plus, all Kasasa Checking Accounts earn refunds on ATM fees! For full details about Kasasa, log on to www.kcfcu.org. To open your Kasasa account, call or visit the credit union today.

Ask us about free Kasasa checking!

GET CASH BACK
on more than gas & groceries.

Ask for free Kasasa checking

Don't Miss Our Free Kasasa Checking Seminar

Join us Wednesday, April 29 from 6:00 pm to 7:30 pm at our Kukui Grove West Office for a free seminar that will take your breath away.

- Learn about the unique rewards and benefits of our Kasasa Cash, Kasasa Cash Back and Kasasa Tunes Checking Accounts
- Learn how to maximize your dividends with Kasasa!

Let us help you choose the best account for you. Contact Taylor Shigemoto at 246-1262 or tshigemoto@kcfcu.org to reserve your seat today.

Updated Fees, Effective July 1, 2015

Please note: KCFCU will adjust our fees for the following items effective July 1, 2015. If you have any questions, please call us at 808.245.6791.

FEE	NEW
Returned Check Deposit	\$25
Wire Transfer (Incoming Fee)	\$10
Legal Processing Fee	\$30
Unclaimed Property Processing Fee	\$50
Non-Notification of Current Mailing Address	\$5 per Quarter
Inactive Bill Payer Fee	\$5 per Quarter
Bill Payer – Ten Free Payments per Month	\$1 for Each Payment in Excess of Ten
Safe Deposit Box Key Deposit	\$14 per Set
Safe Deposit Box Forced Entry	Pass-Through Cost
Safe Deposit Box Lock Replacement	Pass-Through Cost