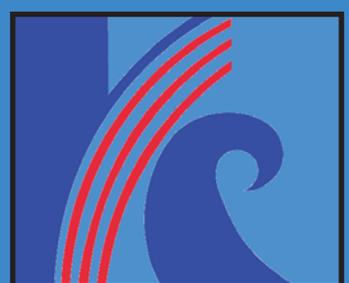


# KGEFCU NEWS

**"TOGETHER, WE MAKE IT HAPPEN"**



## Holiday Closures

Good Friday  
Friday, April 14th

Memorial Day  
Monday, May 29th

King Kamehameha Day  
Monday, June 12th

## Kau'i Government Employees FCU

2976 Ewalu Street  
PO Box 711  
Lihue, HI 96766

Telephone: 808-245-2463  
Website: kgefcu.org

Telephone Banking  
800-330-8115

Lost/Stolen Debit Cards  
800-472-3272

## Business Hours

Monday – Wednesday  
7:45a.m. – 4:30 p.m.

Thursday  
8:30a.m. – 4:30 p.m.

Friday  
8:30a.m. – 6:00 p.m.

## Drive-Thru Hours

Monday – Thursday  
9:00a.m. – 4:00p.m.

Friday  
9:00a.m. – 5:30p.m.

## **A Successful 70<sup>th</sup> Annual Meeting**

Held at the Kauai Veterans Center on Saturday, March 4th, KGEFCU had nearly 400 members, community participants and volunteers.

All members have the opportunity to participate in the business of operating the Credit Union, primarily through attending the Annual Meeting. As a member, you are an owner of the Credit Union and have a voting right. You are encouraged to ask questions and provide feedback to the board and management during this time. This important meeting helps the Credit Union grow in the right direction—in areas where we can serve our members the most. Have questions about our services? Email us at [feedback@kgefcu.org](mailto:feedback@kgefcu.org).

### **BOARD OF DIRECTORS**

Melvin Ota - Chairman  
Cyndi Ayonon - Vice President  
Kenneth Villabrilie - Treasurer  
Roberta Charles - Secretary  
Kyle Okamura - Mem. Officer  
Byron Watanabe - Director  
Patrick Babarino - Director

### **MANAGEMENT**

Corinne King - CEO  
Shane Corregodre - CFO  
Barry Kawamura - Operations  
Leah Michaels - Marketing

### **SUPERVISORS**

Joyce Arellano - Operations  
Myrvie Buster - Lending

### **FOM - FIELD OF MEMBERSHIP**

County, State and Federal Employees, and Employees of Select Employer Groups (SEGs) and their immediate families.

# COMMUNITY CORNER

## KGEFCU Staff Recognized on International Women's Day



**"Together, We Make It Happen"**  
 Corinne King, President and CEO  
 Promoting positive community and economic growth in our own neighborhood is what we do. The team at Kauai Government Employees Federal Credit Union considers each member a part of our own 'Ohana.

 Brooke Sälud	 Darlene Hatakeyama	 Joyce Arellano	 Lavenda Medrano	 Jeniyini Das
 Lina Ikimaka	 Michele Coran	 Myrvie Buster	 Naomi Kimaka	 Rubelyn Tolentino

Being passionate about seeing our locally owned businesses and our Kauai residents succeed has been a cornerstone of who we are since 1947. We care about the people of Kauai because they remind us of those we care about: our families, our friends, our kupuna, our keiki, and our community.  
 We are your foundation for financial growth when you are ready to climb, and we provide a steady backbone when you need extra support.  
 We are not in the banking business. We are in the relationship business. Get to know us. You'll be glad you did!

2976 Ewalo Street, Lihue • 808.245.2463 • www.kgefku.org

 Leah Michaels

On March 8th, our staff was recognized for their dedicated work and efforts in *For Kauai Magazine, Women in Business Edition*. Much gratitude to our KGEFCU staff for continually striving to achieve such a high-level of exemplary service for our members. Compassion. Community. Caring.

## Administrative Professionals Day, April 28<sup>th</sup>

KGEFCU is a proud sponsor of this annual celebration in appreciation of hard-working employees across Kaua'i. Join KONG Radio Group, the Chamber of Commerce and KGEFCU by sending your dedicated employees to this event! Details available at [kauaichamber.org](http://kauaichamber.org).



## KGEFCU Teams Up

In April, we are joining Credit Unions across the Islands to reinforce the vision of being the answer to your financial needs. Serving our community since 1947, KGEFCU will be here for our current members and our next generations to come. We'll be bringing home the tools to help you in real-life financial situations—whether you face them now or twenty years from now. We continue to grow and develop new services so you continue to benefit from belonging to your local Credit Union!

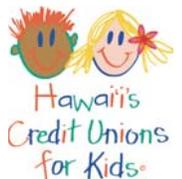
## Supporting Our Keiki



KGEFCU joins the Kauai Chapter of Credit Unions in raising funds for Kapiolani Medical Center for Women and Children, Hawaii's only Children's Miracle Network Hospital.

Hawai'i credit unions are reinforcing the mission to help those who are in need. We have pledged to raise \$500,000 over a five year period for Kapi'olani Medical Center for Women and Children.

How are the funds raised to support these medical services? By members – just like you. Find out how you can get involved at [donations@kgefku.org](mailto:donations@kgefku.org).



Your Children's Miracle Network Hospital

## SCHOLARSHIPS TO BE ANNOUNCED IN APRIL

KGEFCU is proud to invest in Kauai's students by providing \$5,000 in scholarships for both high school seniors and Kauai Community College students. The deadline to submit applications was on March 31<sup>st</sup>. The awardees will be announced in April, with a dedicated Scholarship Luncheon to be held in May. Have thoughts on how we can improve our scholarship application process? Email us at [scholarships@kgefku.org](mailto:scholarships@kgefku.org).



# SERVICE CENTRAL

## Here We Grow Again!

What a great start to 2017! Join KGEFCU in celebrating our dedicated staff's achievements and successes in their recent promotions, effective at the beginning of this year. Our staff members' skills are unmatched, their knowledge is priceless and their experience irreplaceable. Congratulations on your well deserved promotion!



Joyce Arellano  
Operations Supervisor



Lavenda Medrano  
Executive Assistant



Myrvie Buster  
Loan Supervisor



Shane Corregedore  
EVP/CFO

## *Kūlia i ka nu'u*



*"Strive for the Highest"*

Queen Kapi`olani endowed her legacy with this motto.

## Our 'Ohana Welcomes...

With all the growth our Credit Union has been experiencing, our team has also grown! Join us in welcoming two new staff members to the KGEFCU team! We look forward to continuing to "strive for the highest" in the quality of services we provide to our members.

Christina Jansons-Dizon joins us as our new Junior Loan Officer. Christina brings a dynamic skill set in administration, documentation and finance to support the KGEFCU team. Christina is currently studying Business Administration at the University of Hawaii—



West Oahu. Her previous background includes Supervisor of Document Origination for Starwood and Contract Processing for Marriott. Christina also has a background in retail and child care. When Christina is not working for our members, she enjoys spending time with her wonderful family and children. We also hear she is an excellent hula dancer!



Leah Michaels also joins the KGEFCU team as our new Marketing Manager. Leah has more than a decade of communication and marketing experience, advising locally-owned businesses and corporations throughout Hawaii. A plumber's daughter from Maui, she proudly holds a

Master's Degree in Communication from Hawaii Pacific University. She has a significant background in mediation and environmental conservation, and has worked with non-profits on several islands. She strives to use her outreach communication skills, event design background, and business management tools in effort to help others succeed. Leah also has a passion for island hopping, hiking, off-roading, sailing and enjoying good food created by local chefs.

# MARKET MATTERS

## CEO Corner



Ever have one of those “AHA” moments? For a long time I had been thinking about changing our motto: *Together, We Make It Happen!*

“It’s too vague,” I said, “Shouldn’t it be more descriptive of what we do as a credit union?” Does our motto describe our financial

services, loans and share accounts getting great dividend rates? Or how our credit union’s profitability helps our members financially?

I mean, what does the “it” really mean in *Together, We Make It Happen*? I’d been lobbying to change it to something such as, *Together We Prosper!* Then, I was kindly reminded that maybe what “it” actually means much more than any definition of the word itself.

Our KGEFCU board, committees and staff have been explaining the credit union difference, and why it’s important to do business with a credit union, for the past 70 years!

The truth is, we understand you just want to make *life* happen. When it comes to banking, you need it to be convenient and reliable. And, you want to be valued for the financial investments you make.

*Our job* as your credit union is to provide a safe and sound place to hold your money, and to ensure the credit union is profitable so we can pay you the highest possible dividends on the money you have on deposit here. *Your job* is visualizing what you want to make happen with these monetary tools we provide.

My “AHA” moment, that epiphany, was really stepping back and looking at the bigger picture for our members, not just aiming to define the “it” for them. The reality is, we take good care of your money so you can use your money in your own prosperous ways. To make *life* happen.

*Together We Make “It” Happen!* truly defines us working together. What that “it” is, is up to you.

## Current Rates

SHARES.....	APY (Annual Percentage Yield)
▶ Regular Shares.....	0.150%-0.401%
▶ Christmas Club Account.....	0.150%
▶ Money Market Account.....	0.200%-0.602%
▶ Individual Retirement Account.....	1.250%-1.257%
▶ Traditional & Roth IRA Certificate.....	1.160%-2.422%
▶ Share Certificate.....	1.160%-2.422%
▶ Share Draft.....	0.150%

\*Contact your credit union for information on applicable fees and terms  
**LOANS.....** (Annual Percentage Rate)

### Personal Loan

▶ 1 Year.....	5.75%-14.99%
▶ 2 Years.....	6.25%-15.99%
▶ 3 Years.....	6.75%-16.49%
▶ 4 Years.....	7.25%-16.99%
▶ 5 Years.....	7.75%-18.00%
▶ 6 Years.....	8.50%-12.50%

**Platinum VISA Credit Card with UChoose Rewards.....7.99%-12.99%**

### Share Secured

▶ 1 – 3 Years as low as.....	3.50%
▶ 4 – 5 Years as low as.....	4.00%
▶ 6 – 7 Years as low as.....	4.50%
▶ 8 – 10 Years as low as.....	5.00%

**Share Draft Overdraft Line of Credit.....10.00%-16.00%**

### New & Used Auto Loans\*

▶ 1 – 4 Years 100% Financing.....	2.25%-13.95%
▶ 5 Years 100% Financing.....	2.75%-15.99%
▶ 6 Years 100% Financing (\$20,000 and over).....	3.25%-16.49%
▶ 7 Years 100% Financing (\$30,000 and over).....	3.75%-17.99%

### Combine These Discounts For Maximum Savings On Your Next Auto

**Loan — Take an Additional 0.25% off when you:**

- ▶ Sign up for Automatic Payment from your KGEFCU checking account.
- ▶ Place a 10% Down Payment.
- ▶ Place a 20% Down Payment.
- ▶ Purchase any vehicle that receives a combined miles per gallon rating of 30 mpg or greater as determined by the U.S. Department of Energy and published at [fuelconomy.gov](http://fuelconomy.gov).
- ▶ New and used vehicles financed by an active duty member of the U.S. Military (Army, Navy, Air Force, Marines, Coast Guard, National Guard or Active Reserves). Spouses and retired military personnel are not eligible.

\*Auto Rates Effective 1/1/2016

**Mixed Collateral** (Signature & Shares) up to 6 Years.....2.75%-16.49%

### Contact lending dept. for current rates:

- ▶ Mortgage Loans – 15yr. Balloon/30yr. Amort; Fixed up to, \$650,000  
Owner Occupied, 1<sup>st</sup> Mortgage & 2<sup>nd</sup> Mortgage
- ▶ Mortgage Loans – 20 Year Fixed, up to \$650,000  
Owner Occupied, 1<sup>st</sup> Mortgage & 2<sup>nd</sup>
- ▶ Home Equity Line Of Credit (HELOC) – 15 Year Variable  
80% of Equity Value or \$350,000 Maximum (whichever is less)
- ▶ Home Equity Line Of Credit (HELOC) – 20 Year Variable  
80% of Equity Value or \$350,000 Maximum (whichever is less)

**KGEFCU Student Loans.....6.25%**

- ▶ Up to \$8,000 per year, up to ten years repayment. (Subject to change annually.)

*Share and loan rates and the Annual Percentage Rate are subject to change without notice. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Dividend Rates effective 1/1/2017. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. The National Credit Union Administration is a U.S. Government Agency.*

