



Our Mission:

"We Provide the Best Personalized Financial Services"

KGEFCU NEWS

www.kgefcu.org

December 2011

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"Together, We Make It Happen"

Attention High School Seniors & KCC Students

Applications are now available for KGEFCU's 23rd Annual Scholarship Program! We will be awarding four \$1,000 scholarships to High School Students and one \$1,000 to a KCC Student. Deadline to submit an application is March 30, 2012. Applicants must:

- ▶ Be a resident of Kaua'i.
- ▶ Be a member of KGEFCU, or a child/grandchild of a KGEFCU member.
- ▶ Be a graduating high school senior in good academic standing.
- ▶ And have been accepted as a full-time student by an accredited college or university or Be a full-time KCC Student

Applicants will be judged on the following criteria:

- ▶ Scholastic Performance
- ▶ Academic Achievements
- ▶ Community Service

Along with an application, applicants must show financial need, provide a 200 word essay, and submit letters of recommendation. Applications are available now on our website @ www.kgefcu.org and at the Credit Union. Call 245-2463.

Change Is Good

Tickets for the 65th Annual Meeting are On Sale now at the Credit Union!
\$10 for Adults \$5 for Children under 12
\$1 Donated to HCUL PAC (Hawaii Credit Union League)

Friday, February 24, 2012 at the Kaua'i War Memorial Convention Hall. Some changes have been made to the program to keep up with the times. There will be Great Food, Entertainment, Times Supermarket Gift Cards, lots of special drawings and two \$500 Grand Prize Travel Vouchers from Mokihana Travel. Members must be present to win.

The KGEFCU nominating committee has nominated candidates to serve on the Board of Directors for a 2-year term. The following nominees have agreed to serve:

- Eugene Jimenez (incumbent)**
- Dennis Higashi (incumbent)**

Holiday Schedule Closed

- Martin Luther King Jr. Day**
January 16th
- Presidents Day**
February 20th
- Prince Kuhio Day**
March 26th
- Good Friday**
April 6th

Kaua'i Government Employees FCU

2976 Ewalu Street/PO Box 711
 Lihue, Kaua'i, HI 96766
 Telephone: 808-245-2463
www.kgefcu.org

Telephone Banking

800-330-8115

Lost or 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
10:00a.m. - 3:00p.m.

Friday

10:00a.m. - 5:00p.m.

Board of Directors

- Ken VillabrillePresident*
- Eugene Jimenez.....Vice President*
- Dennis HigashiSecretary*
- Byron WatanabeTreasurer*
- Anita AquinoMembership*



Proudly Serving Kauai's County, State and Federal Employees and Employees of Select Employer Groups (SEG's) and their immediate families.

Read & Win!*

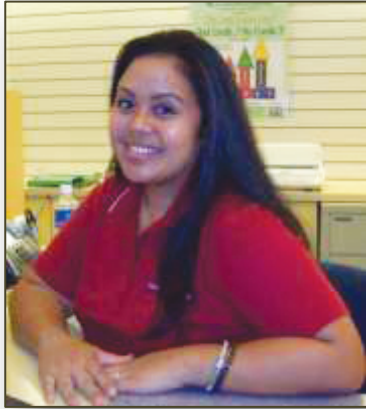
Read this Newsletter
See Your Name

WIN! \$25

Call: 245-2463

*Names associated with articles are excluded

Ohana Happenings: KGEFCU Welcomes Kathleen Tapusoa...



KGEFCU would like to welcome Member Services Representative Kathleen Tapusoa. Kathleen lived on Oahu until she was in the 11th grade when she moved to Kaua'i to be closer to her family. Kathleen is a graduate of Kapaa High School. After high school, Kathleen went to work for American Savings Bank as a Teller. She is currently attending Kaua'i Community College where she will earn an Associates Degree in Business Administration in 2012. In her spare time, Kathleen enjoys spending time with her two year old son and her family. She enjoys the beach, going to the park and shopping. "I love working here at KGEFCU because it feels like family. Everyone is so friendly and the members are so nice." Patrick Porter



"My Bank Denied Me"

"I had a wonderful experience with KGEFCU when I applied for a loan to get a used vehicle. I have decent credit, and I have an income to support the credit which I was applying for. My primary bank for over 10 years, denied me along with several other banks. I really needed a reliable car that wouldn't break down! KGEFCU is the only financial institution that would give me a chance and help me. I know people that have many good things to say about the Ohana at the credit union. They really try to help you no matter if it's a consolidation loan, home loan, or whatever... KGEFCU is the only one in these hard times that will step up and go the extra mile to help make your Ohana's life better...They Rock! *Julie Lucero-Hitchcock*

Do You Know What I am?



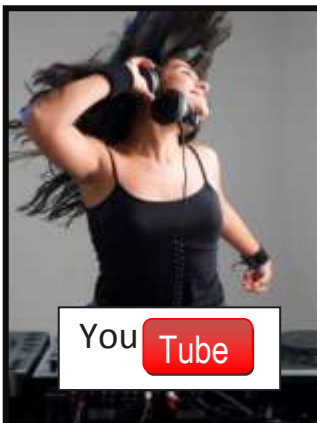
**Don't have a smart phone?
Go to: www.kgefcu.org**

International Credit Union Week Celebration

Credit unions around the world prepare for the United Nations' International year of Cooperatives in 2012. With more than 186 million people in 97 countries, we are all part of "Building a Better World". KGEFCU celebrated with a full week of activities which included 150 first graders from Wilcox Elementary School, Kaua'i High's Business Core Students and the Student Government at Kaua'i Community College.



A special appearance from the Kapaa Middle School Ukulele Band was a real treat! They performed their \$500 Winning jingle for the Board of Directors, credit union Management, Staff, CU Members and Volunteers. The winning jingle can be heard on your favorite radio station, KGEFCU's YouTube Channel and on the "Credit Builder Loan" video on our website at www.kgefcu.org. Kaua'i student groups can submit jingles by calling 855-2942.



Student Jingle Contest

Are you a student who attends a public school on Kaua'i? Get your group together and enter KGEFCU's "Together, We Make It Happen" Jingle Contest. The winning group will receive \$500 for your school and will be featured in credit union radio commercials. Place your video on YouTube and impress your friends.

You Tube



Supervisory Committee

Kaua'i Government Employees FCU
P.O. 3964 Lihue, HI 96766
E-Mail: auditors@kgefcu.org
Telephone: 808-855-2949
Melvin Ota – Chairperson
Stu Burley – Committee Member
David Longmore – Committee Member



CEO's Corner...

For 2012, KGEFCU's fast response, "hip" attitude, investments in people and investment in technology strategy continues. My vision is to continuously be the credit union everyone else strives to be like. The greatest compliment that can be paid us is that others copy what we do. I love our members and am passionate about serving you. Look out for the many more positive member-friendly, educational, helpful things coming from YOUR Credit Union in the New Year. I get excited just *thinking* about rolling them out! Darren Takashima

"We are always here for you."

Corinne King

Corinne King
CEO/General Manager
Kaua'i Government Employees FCU

"Together, We Make It Happen"

Current Rates...

Kaua'i Government Employees FCU



SHARES.....	APY (Annual Percentage Yield)
Regular Shares.....	0.250% - 1.004%
Christmas Club Account	0.250%
Money Market Account	0.626% - 1.510%
Individual Retirement Account	1.250% - 1.257%
Traditional & Roth IRA Certificate.....	1.559% - 2.778%
Share Certificate	1.559% - 2.778%
Share Draft.....	0.250%

Contact your credit union for further information on applicable fees and terms

LOANS..... APR (Annual Percentage Rate)

Personal Loans

1 year.....	5.75% - 11.75%
2 year.....	6.25% - 12.25%
3 year.....	6.75% - 12.75%
4 year.....	7.25% - 13.25%
5 year.....	7.75% - 13.75%
6 year.....	8.50% - 14.50%

Share Secured

1 - 5 years.....	5.00%
6 - 7 years.....	5.50%
8 - 10 years.....	6.00%
Share Draft Overdraft Line of Credit	10.00% - 16.00%

New & Used Cars

1 - 4 years, 100% financing	4.25% - 8.25%
5 years, 100% financing	4.75% - 8.75%
6 years, 100% financing (\$20,000 and over)	5.25% - 9.25%
7 years, 100% financing (\$30,000 and over)	5.75% - 9.75%
Mixed Collateral (Signature & Shares) up to 6 years	4.75% - 8.75%
Mortgage Loans - 15 yr Balloon/30 yr Amort; Fixed up to \$650,000	5.00%
Mortgage Loans - 20-year fixed, up to \$650,000 Owner Occupant.....	5.25%
Home Equity LOC - 15-year Variable	
80% of Equity Value or \$650,000 maximum (whichever is less) as low as.....	3.75%
Home Equity LOC - 20-year Variable	
75% of Equity Value or \$650,000 maximum (whichever is less) as low as	3.75%
Student Loans up to \$8,000 per year maximum four years.	
Repayment terms up to ten years when school ends.	6.25%

Share and Loan Rates and the Annual Percentage Rates are subject to change without notice. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Dividend Rates effective January 1, 2012.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration is a U.S. Government Agency.

KGEFCU's Growth Chart

November 2011 November 2010

Assets	\$80,912,146	\$77,094,398
Loans	51,955,080	39,708,664
Investments	25,292,353	33,574,171
Shares	72,664,542	69,446,598
Members	5,900	5,648

*Dividends on Regular Shares Tiered
From 0.250% - 1.004% APY
as of July 1, 2011.*

facebook

Become a Fan

Let Us Help You Keep Your New Year's Resolution

- ◆ Get out of debt
- ◆ Invest in your future
- ◆ Buy a new or used car
- ◆ Take a vacation

**Higher dividend rates on
CD's and IRA's.**

**Low interest loans with
fast approval.**

Apply Online Today!
www.kgefcu.org



Thanksgiving Turkeys Fly Through the KIFB



One thousand turkeys were loaded into trucks, vans and cars by the KGEFCU's lending team at the Kaua'i Independent Food Bank during thanksgiving week. Demand for food has increase by 35% and emergency requests are up over 12,000 per month. CEO Corinne King did double duty the same day at the Salvation Army with the Rotary Club of Kauai. Wayne Costa

KGEFCU's ATM Is Coming Soon!



Members will be able to make FREE Withdrawals, Deposits, Account Transfers, Loan Payments and More...

New SEG's in 2011 (Select Employer Groups)

Ho`omana Painting, Inc.
Kaua'i Chamber of Commerce
No Ka Oi Property Management & Wellness
Nursefinders of Kaua'i
Social Kaua'i
Studio 203 Salon
Tamba Surf Company LLC

The All New AutoSMART Mobile Apps

CUDL AutoSMART just went mobile with the **FREE CUDL AutoSMART Mobile Apps!** Now in the palm of your hands, you have access to the vehicle buying and selling tools that you need the most – no matter where you are. To learn more go to www.kgefco.org.



Select Employer Group (SEG) Program*

Offer credit union membership as an employee benefit to your employees. When you enroll in KGEFCU's Select Employer Group Program, your employees become eligible for membership. They'll have access to low interest loans, Savings and Checking Accounts, VISA Debit Card, Free Online Banking, Bill Payer, E-Statements, Telephone Banking, Direct Deposit and much more. **Enroll Now!** For more information on this program visit our website @ www.kgefco.org or Call 855-2942. "Together, We Make It Happen."

****Employees of these Select Employer Groups and their immediate families are eligible for membership.***

Adolf's Auto Body
All Kaua'i Cleaning Co.
Aloha Furniture Warehouse
Aloha Island Properties
Avis Rent-a-Car
Banyan Harbor
Brenzaken Investment Group
Brennecke's Beach Broiler
Brennecke's Beach Bungalow
Buddha Boutique LLC
C-Lure Fishing Charters, Inc.
Café Portofino
Care Safe, Inc.
Charlie's Custom Drapery & Upholstery
Coconut Coast Electric
Coy R. Rebmann, DDS, Inc.
Creative Therapy, Inc.
Dang Rentals
Enterprise Holding/Alamo/National
Esaki Surveying & Mapping, Inc.
Flowers Forever LLC
FM 97 Radio
Garden Island Flying Club LLC
Grande's Gems
Hale Kaua'i Ltd.
H. Hawaii Media
Hawaii Healthcare Professionals, Inc.
Hawaii Security Alarm Systems
Haz Marble & Tile
Honolulu Industrial Coating Co., Inc.

Hurst Group LLC
Ho`omana Painting, Inc.
IT Kaua'i, Inc.
J.B. Cummings, Inc.
J.B. Tree Trimming & Landscaping
Jack Harter Helicopters
JJ's Broiler
JM Pacific Construction LLC
Kaua'i Air Conditioning & Refrig.
Kaua'i Athletic Club
Kaua'i Chamber of Commerce
Kaua'i Community College-Students
Kaua'i Food Bank, Inc.
Kaua'i Growers Exchange
Kaua'i Kilohana Partners
Kaua'i Office Equipment, Inc.
Kaua'i Optometric Center
Kaua'i Producers, Ltd.
Kaua'i Toyota
Kaua'i United Way
Kelepa Koa, Inc.
Kilohana Lighting, Inc.
King Auto Center
K & S Pumping
KONG Radio Group
Kuhio Motors
Lihue Pharmacy, Inc.
M & K Distributors, Inc.
M. Tanaka Store, Inc.

Maile Properties of Kaua'i
Midpac Auto Center
MK Services DBA
Mokihana Travel Services
Mr. Green Energy
Native Hawaiian Conservation
No Ka Oi Property Mngt. & Wellness
North Shore Executive Services
Nursefinders of Kaua'i
Nukumoi Surf Company
Ohana Motors
Puakea Golf Course
Richie's Bar & Grill
R.W. Palama & Sons
Savage Shrimp
Social Kaua'i
Speedie Lube of Hawaii, Inc.
S & S Business Machines, Inc.
Studio 203 Salon
Suzuki Kaua'i
Talk Story Bookstore
Tamba Surf Company LLC
The Fence Company
The Garden Island Newspaper
The Hertz Corporation
The Professionals Unlimited
Toolmaster Hawaii, Unincorporated
Up-to-Date Cleaners Kaua'i, Inc.
Werner Construction, Inc.