

Ku'i Ka Lono

The Quarterly Member Newsletter of Kekaha Federal Credit Union
July 2005

Aunty Lilikoi is officially the world's best mustard maker

FOODIES WILL BE pleased to note that the best mustard in the world is made on Kauai by a Kekaha FCU volunteer. The award winning condiment creator is our credit union director Lori Cardenas. Her company, Aunty Lilikoi Passion Fruit Products,



Lori Cardenas with her Grand Champion trophy.

entered its passion fruit wasabi mustard in the 2005 Napa Valley Mustard Festival's World-Wide Mustard Competition in March. Her mustard won the Grand Champion Award, beating out over 300 entries from the United States and four other countries. Her mustard rated better than world renown Grey Poupon and Moorehouse. (In the 2004 competition, Cardenas took home a bronze medal.)

Mustard entries were judged by food journalists and food sensory scientists. A panel of judges headed by Barry Levenson of the Mt. Horeb Mustard Museum in Wisconsin, selected the Grand Champion Mustard from the Gold Medal winners.

Aside from being a world-class mustard maker, Cardenas is an ardent credit union supporter. When she needed to raise capital for her business, she turned to Kekaha FCU for a micro-business loan.

"Scot Tsuchiyama made it easy," she said about the loan

process. "Working with the credit union is a lot easier than a big bank." In fact, Cardenas was so impressed with the credit union, she became a volunteer on its board of directors.

And with her business growing, Cardenas is looking at developing barbecue sauces. Aunty Lilikoi currently offers jellies, mustards, butters, syrups, dressings and teriyaki sauce as well as skin care and aroma therapy products—all made on Kauai.

Congratulations to Lori Cardenas and the Aunty Lilikoi crew!

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Visit Our Website
www.kekahafcu.org

Internet users have false sense of security

ABOUT THREE-QUARTERS of Americans believe they're safe from online threats, according to a study by America Online and the National Cyber Security Alliance.

In reality, many computer users are remarkably unprepared for the online dangers from Internet viruses, hackers, spam e-mails, and spyware.

The problem is that computer users suffer from complacency and a lack of knowledge about how to keep their computers secure. Who's responsible? Computer users don't believe they should have to purchase additional software to keep their systems safe, and computer companies blame the consumer. As fingers point back and forth, the number of online viruses and attacks keeps going up.

Even computer users who have a firewall, virus scanner, and anti-spyware package installed on their computers are complaining about unwanted Internet activity on their systems. According to industry experts, most spyware scanners are adware scanners with a few keyloggers (which capture your keystrokes and thus, passwords and account numbers) thrown in as an afterthought. In other words, they're not effective. If an ex-spouse or identity thief planted a surveillance program on the computer, that software can steal an identity.

Nothing, in most cases.

Why? Because signature-based MasterCard and Visa transactions have zero liability for unauthorized use of their cards, as long as you're not negligent. Most consumers don't know this.

Under federal law, your maximum liability is \$50 or \$500 depending on when you report the loss, although most issuers waive this. To be on the safe side, check your cardholder agreement, and ask at the credit union about liability for PIN-based (personal identification number) transactions.

If your debit card is lost or stolen, report it promptly and close the account. If your account is in good standing and you haven't been careless with your card, you won't pay for transactions you didn't make.

If you have any questions or concerns, call us at 337-1433.

What can you do?

- ☞ Download critical updates for Windows from Microsoft.
- ☞ Purchase an antivirus software package and set it for daily updates.
- ☞ Avoid free software offers from the Internet, which almost certainly add spyware of their own.
- ☞ Purchase a program to remove spyware. Some free spyware removal programs install their own spyware.



Meagan Wright awarded scholarship

KEKAHA FCU IS pleased to announce it awarded a \$1,000 scholarship to Meagan Wright, who graduated from Waimea High School on June 3, 2005. Wright was chosen for her academic and extracurricular activities and her essay on why she should be awarded the scholarship.

Meagan Wright will be attending Brigham Young University in Provo, Utah where she will major in education. She hopes to one day be a teacher for the deaf and hearing impaired.



Meagan Wright

You can put your trust in your credit union

“PEOPLE HELPING PEOPLE” is the fundamental philosophy on which credit unions were built. More consumers are discovering that credit unions have some important characteristics not always found at other financial institutions, such as personal service and customer advocacy.

A Forrester Research Inc. study “Winning the Changing Financial Consumer,” shows that consumers often are wary of doing business with large profit-driven financial organizations—they believe these companies only are interested in their own bottom lines. Members trust their credit unions, which are not-for-profit organizations. Members know the people at their credit union care about them and have the members’ best interest at heart.

When you become a member of Kekaha FCU, you’ll always have a place where you belong. We offer a wide variety of programs and services designed to meet the unique needs of our members. Our member-focused staff will be here to assist you face-to-face, and answer any questions you may have.

Whether it’s to open a new account, to ask about a loan, or for any of your financial needs, stop in and see us today. We are here for you.

JUMBO RATE

3.61% APY*

\$50,000 or more deposit

One-year term

Annual Percentage Yield

Don't Let This Deal Get Away!

*Annual Percentage Yield as of 6/20/05, rate subject to change without notice. Minimum balance to open an account and obtain the stated APY is \$50,000.00. A penalty may be imposed for a withdrawal prior to maturity. Certificates automatically renew at maturity at the then-current rate for the same term.

Calling all Visa card holders!

PLEASE NOTE THAT your Kekaha FCU Visa card payments must be sent to this NEW address:

Certegy * P.O. Box 77049 * Madison, WI 53707-1049

If you make your payments using the payment coupon, you need not worry about sending your payment to the old address as the new address is preprinted. However, if you use automatic bill payment you need to notify your bill payment service of the new address. Payments sent to the old address will not be forwarded to the new address.

Protect your credit rating by making sure your payments arrive on time at the correct address! If you have any questions, please call Kekaha FCU at 337-1433.

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Hours:
Mon-Fri
8:00am - 4:00pm

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KEKAHA FEDERAL
CREDIT
UNION

Let's find the right solution for your borrowing needs

YOU HAVE GOALS. You borrow money to reach those goals. And as a Kekaha FCU member, you can take advantage of low interest rate loans that your credit union offers.

Big-ticket expenses may make it necessary to take out a loan. You may have home improvement projects, an upcoming wedding, a need for an automobile, or a desire to start a business – all are valid reasons to borrow money. Whatever the reason, come talk to your credit union – we'll help you with a loan tailored to your needs.

No matter what type of loan you want, please borrow responsibly. To prevent financial difficulties, you need to manage debt and spending wisely; borrow within your means; create and stick with a spending plan that takes into account all your financial obligations; and consider the increasing prices of gasoline, utilities, and groceries.

Finally, ask yourself the following question: How much can I realistically afford to spend on loan payments and still live within my means?

Life happens, so borrow responsibly. Call us today at 337-1433 to help secure the right loan to realize all your financial goals.

Kekaha Federal Credit Union Privacy Notice

Kekaha FCU is committed to providing financial products and services to meet your needs. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please call us at 337-1433.

We collect nonpublic personal information about you from the following sources:

- Application forms we receive from you
- Your transactions with us and others
- Consumer reporting agencies
- Current or past employers or other financial institutions where you conduct transactions

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to

sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership with Kekaha FCU, we will not share information we collected about you except as permitted or required by law.

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal ID numbers) and passwords. Never keep your PIN with your debit or credit cards which can provide free access to your accounts if lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you saying they represent the credit union and asks for these numbers, beware! Official credit union staff have access to this information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this privacy notice, please call us at 337-1433. We are here to serve you.