

Kū'i Ka Lono

The Quarterly Member Newsletter of Kekaha Federal Credit Union
January 2006

Kekaha FCU gains national recognition for community outreach project

KEKAHA FCU'S PARTNERSHIP with Kekaha Elementary School

illustrates how a small credit union can make big a difference in its community. And judges in a national service award program deemed the credit union's project a winner in this year's competition.

Kekaha FCU garnered a first-place Dora Maxwell national award in the \$5-\$20 million asset category, the Credit Union National Association (Madison, WI) announced in November. This is the first time a Hawaii credit union in the small to mid-sized asset category has won a national first place award in the Dora Maxwell

program. There are seven asset size categories and a chapter category in the Dora Maxwell award. This

year, 174 entries were submitted to the nationwide award program.

Kekaha FCU's award winning project has helped students at Kekaha Elementary elevate scholastic test scores by offering meaningful incentives for learning. The credit union plans for and

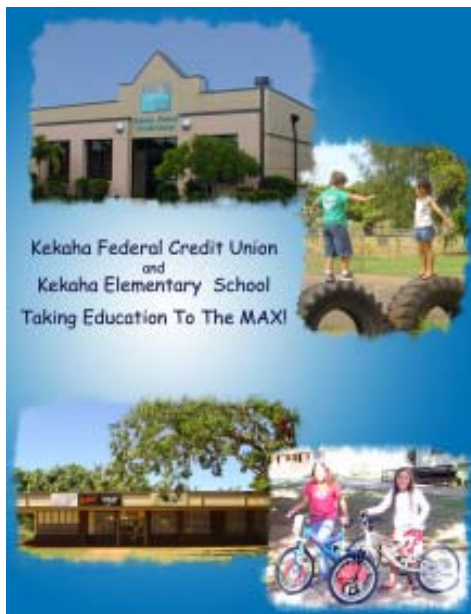
purchases prizes that students are eligible to win according to criteria set by the school. As a result of this program, Kekaha Elementary School's scholastic test scores have met or exceeded state standards, something the school had been struggling to accomplish.

"Without a large budget or a marketing staff, our credit union is able to support a program that has helped students in Kekaha Elementary School make measurable improvement in their education," says Kekaha FCU Manager Scot Tsuchiyama.

Credit Union National Association (CUNA) President/CEO Dan Mica lauded the high caliber of entries in this year's award program.

"We are continuously delighted to learn the variety of creative

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- Mark your calendar for our annual meeting in February 3



Visit Our Website
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Tax time tips to prevent ID theft

TAX SEASON IS here and for most of us, that means the headache of crunching numbers and rebalancing the budget to pay Uncle Sam. For thieves, tax time offers a wealth of opportunities to rip you off. Most of the documents needed for your taxes are very revealing since they contain your name, address, credit account information and most importantly, your Social Security Number (SSN). For the identity thief, it means that there is a treasure chest of information to be gathered in the next two months.

The Identity Theft Resource Center (ITRC), a national nonprofit organization that focuses exclusively on identity theft, reminds businesses and consumers of ways to keep personal identifying information out of the hands of would-be thieves.

1. Document Disposal: Once you have gathered the receipts, paperwork, and the various forms you need to calculate your taxes, make sure to shred any papers you no longer need. Papers with credit card account numbers, cash register receipts, SSNs (e.g., health benefit payment forms), loan papers, and such have information that a thief can convert into a new credit account in your name. This also applies to papers you decide to dispose of from previous years. Just because a receipt is old does not mean it cannot be used by a thief.

2. Computer Security: Many of us do our taxes or prepare our information for tax accountants on our computers. If your computer links to the Internet it must have firewall software to protect it from invasion.

3. Mail Theft Prevention Tip: Since tax forms contain sensitive information, take the forms directly to the post office and drop them in a box INSIDE the post office. It is



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best to not drop them in an outside box after last pick-up of the day since that gives a thief more opportunity to steal the mail. Do not leave them in the outgoing box

at work, at the corner blue box or in an unlocked box for pickup.

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Kekaha FCU is a winner!

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strategies credit unions use to improve the communities in which they are located," said Mica.

National award winners will be honored at a reception during CUNA's 2006 Governmental Affairs Conference, February 26-March 1 in Washington, D.C.

The award program is named after Dora Maxwell, an original signer of CUNA's constitution, who was an avid organizer for the credit union movement's trade association. She worked extensively to organize hundreds of credit unions throughout the United States, developed volunteer organizer clubs, and worked tirelessly with a number of organizations on behalf of the poor.

ID theft at tax time
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4. SSN on the Check: Do not print your entire SSN on the face of the check. The last 4 numbers should suffice if you decide to put any part of the number at all.

5. Tax Preparers: Check out tax companies with the Better Business Bureau, especially if they are new or seasonal. Ask questions of the managers. How will your information be stored? What type of computer security do they use? Have employees gone through a thorough background screening?

Avoid booths in stores where others may hear or see information being exchanged. People can spy on these open booths through cameras with telescopic lenses. If computer screen can be seen by another person, go elsewhere.

College scholarships available

EACH YEAR, KEKAHA FCU offers a \$1,000 scholarship to a qualified graduating high school senior who is a member or within the credit union's field of membership.

Applications are available at Kekaha FCU and Waimea High School. Scholarship applicants:

- must be a member or within the field of membership of Kekaha FCU;
- must be a graduate of a recognized high school or be graduated from one within four months of the date the application is submitted;
- must qualify for entrance to an undergraduate university, college, or technical school in the United States through entrance examinations or otherwise for the fall term of the year the application is submitted; and

- must be of sound mind and good character and intent on pursuing higher education.

Scholastic grades, school and community activities, citizenship, and character will be considered in awarding the scholarship. Selection will be announced by May 12, 2006.

Coming Soon!
Kekaha FCU Annual Meeting



Waimea Theatre
Featuring dinner and a movie!
Call 337-1433 for tickets

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8:00am - 4:00pm

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Manager/Treasurer

Owen Moe
President



KEKAHA FEDERAL CREDIT UNION

Are You Singing the Post-Holiday Shopping Blues? (sung to the tune "Jingle Bells")

Dashing through the store
With a gift list in my hand
And a dozen credit cards
Ain't Christmas shopping grand?

I cannot seem to stop
I'm acting like a fiend
Those charges adding up
It's quite a spending spree

(chorus)

What the heck, I'm in debt
I'm drowning in my stress
Interest rates and cash rebates
My credit score's a mess

What the heck, I'm in debt
I really have to learn
You cannot spend beyond your means
And more than you can earn

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