

Ku-i-Ka-Lono

The Quarterly Member Newsletter of Kekaha Federal Credit Union
October 2006

International Credit Union Day: Making a World of Difference

FOR 58 YEARS, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

In 1848, Friedrich Raiffeisen, mayor of Flammersfeld, Germany conceived of the idea for a credit union to help ease the distress of farmers suffering from the famine that had struck his district. Today, more than 157 million people belong to more than 42,000 credit unions around the world.

In 1936, a small group of school teachers pooled their money to form the first credit union in Hawaii. Today, there are 97 credit unions in the state, serving over 750,860 members.

Member service is the foundation of the credit union movement. Whether a credit union is providing financial access in remote rural communities in Africa, the Middle East, Asia, and Latin America,

giving financial counseling to a member, or simply offering a better deal on a used car loan, the credit union is making a difference for its members and its community.

*Making a
World of Difference*

International Credit Union Day®



October 19, 2006



And this difference really makes credit unions stand out. For the 21st consecutive year, credit unions ranked higher than banks and thrifts in "customer satisfaction" in the 2005 American Banker/Gallup Consumer Survey.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.

Online scams hit Hawaii credit unions

HAVE YOU received this message in your email inbox?

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity."

"During our regular verification of accounts, we could not verify your account information. Please click here to update and verify your information."

If you receive an email message similar to these, don't bite. They are examples of a scam called "phishing" and the perpetrators of this crime want one thing: your

Continued on page 2

Inside this issue:

We've got you covered with valuable insurance for your finances..... 3

New security feature coming soon for online banking members 4



Visit Our Website
www.kekahafcu.org

Phishing scams

Continued from page 1

personal information. That may include your Social Security number, account or credit card numbers, password, or login information. Giving this information can result in identity theft, which can wreak havoc with your credit report and your ability to get credit and loans in the future.

An increasing number of phishing scams have been affecting credit unions in Hawaii. Please note that Kekaha FCU would NEVER ask for your personal information through email. Here's how to protect yourself from this devastating financial crime:

- Never respond to or click on email requests for personal information, especially verification of your account information. Phishers copy logos from financial institution Web sites and use look-alike headers to trick victims into handing over personal information.
- Be suspicious of any email that's not personalized with your name. Kekaha FCU would never ask for personal information through email.
- Be suspicious of urgent email requests claiming to be from Kekaha FCU or any other financial institution. Phishers typically include upsetting or exciting statements to get you to react quickly.
- Never click on links within an email message to get to a Web page. Instead, call the company on the phone, or log onto the Web site directly by typing the company's Web address in your browser.
- If you access your accounts online, regularly log into those accounts at least monthly.
- Regularly check your statements to make sure all transactions are legitimate. If anything looks suspicious, contact us or the affected issuer immediately.



**Service
in Your
Slippers**

You're ready for bed. All of a sudden you remember that you forgot to go to the credit union. Don't worry about it—just hop on your computer.

We offer 24-hour online banking. This means you can do most of the stuff you normally come to the credit union for from the comfort of your home.

Log on to our secure site; you might be surprised by the services we offer online. And for more information about how to get service in your slippers, contact the credit union.

Kekaha Federal Credit Union
337-1433
www.kekahafcu.org

- Use antivirus software and a firewall and keep them up to date. Download updated security patches. For example, if you use Microsoft Internet Explorer, go to microsoft.com/security/ to download a special patch relating to certain phishing schemes.
- If you think you've been a victim of a phishing attack, notify us immediately. File a complaint at ftc.gov, and then visit the FTC's identity theft Web site at www.consumer.gov/idtheft. Victims of phishing also can become victims of identity theft, so take steps to minimize your

risk. Check your credit reports regularly to see if a thief has opened fraudulent accounts in your name. Visit www.annualcreditreport.com for details on ordering a free annual credit report from each of the three major credit-reporting agencies—Equifax, Experian, and TransUnion.

If you have any questions—about phishing or about any suspicious financial email you receive—please call us at 337-1433. Kekaha FCU is dedicated to keeping you safe and protecting your financial resources.

At Kekaha FCU, we've got you covered!

CREDIT UNIONS ARE founded on the philosophy of people-helping-people. And Kekaha FCU is committed to the financial well-being of all its members by offering these valuable insurance products.

LIFE SAVINGS INSURANCE

Are the best things in life free? The answer is YES, if you are a member of Kekaha FCU—it's called life savings insurance.

What is Life Savings Insurance?

Kekaha FCU provides life savings insurance to all eligible members as an additional incentive to save regularly and maintain savings with the credit union. Kekaha FCU offers this to members at no cost. In the event of a member's death, life savings insurance will match the amount of the member's savings account up to \$4,000.

What are the benefits?

With life savings insurance, your dependents will receive a financial sum in the event of your death. The amount they will receive will depend on your age and how much you have saved with your credit union over the years. Life savings insurance is paid for by your credit union.

How does it work?

The amount of your insurance is based on the insured balance of your savings on the date of your death and how old you were on the date of each deposit that makes up the balance. The

insured portion of your savings balance may not exceed \$4,000.

To see if you qualify for life savings insurance, please call us at 337-1433.

LOAN PROTECTION INSURANCE

What is Loan Protection Insurance?

Loan Protection Insurance is the insurance coverage your credit union provides on the lives of eligible members with credit union loans. If you are in good health and engaged in your

normal life occupation, your loan is covered by this insurance. (Federal guaranteed student loans and credit card loans are not covered by this insurance.)

What are the benefits?

If a Kekaha FCU member with an outstanding loan balance dies, the loan balance is repaid in full, subject to certain limits which may apply. This means that you can borrow from your credit union knowing that your dependent will not be obliged to repay the outstanding loan balance if you die.

When applying for a loan at Kekaha FCU, ask about loan protection insurance!

CREDIT DISABILITY INSURANCE

Why credit disability insurance?

Credit disability insurance is an optional coverage that will pay your monthly loan payments if you become totally disabled due to sickness or accidental injury, up to \$15,000.

You qualify for this insurance on a loan if you are at work on the date you get the loan. If you are not at work on that date, you will qualify on the date you return to work. Other conditions apply, so ask about credit disability insurance the next time you apply for a loan at Kekaha FCU.



**Our Gift to You:
SECURITY**

During the holiday season, the last thing we want you to worry about is security when using your Visa credit card. No matter what you're shopping for, these important Visa credit card security features will put your mind at ease year round:

Identity theft and fraud protection: Detects potential fraud and helps resolve identity theft; we use antifraud programs that flag unusual spending patterns that can signal your card is in someone else's hands.

Zero liability: Protects you from unauthorized charges, so if someone steals your credit card or card number you're not responsible for purchases.

Verified by Visa: Lets you shop online without worry because only you know your Visa password, required for online purchases.

Account number abbreviation: Keeps your account information private on purchase receipts by only listing the last four digits of your credit card number.

Visit Kekaha FCU for a low interest rate Visa card!

Kekaha Federal Credit Union
P.O. Box 609
Kekaha, Hawaii 96752-0609
Phone: 337-1433
Fax: 337-9591
E-mail: info@kekahafcu.org
Website: www.kekahafcu.org

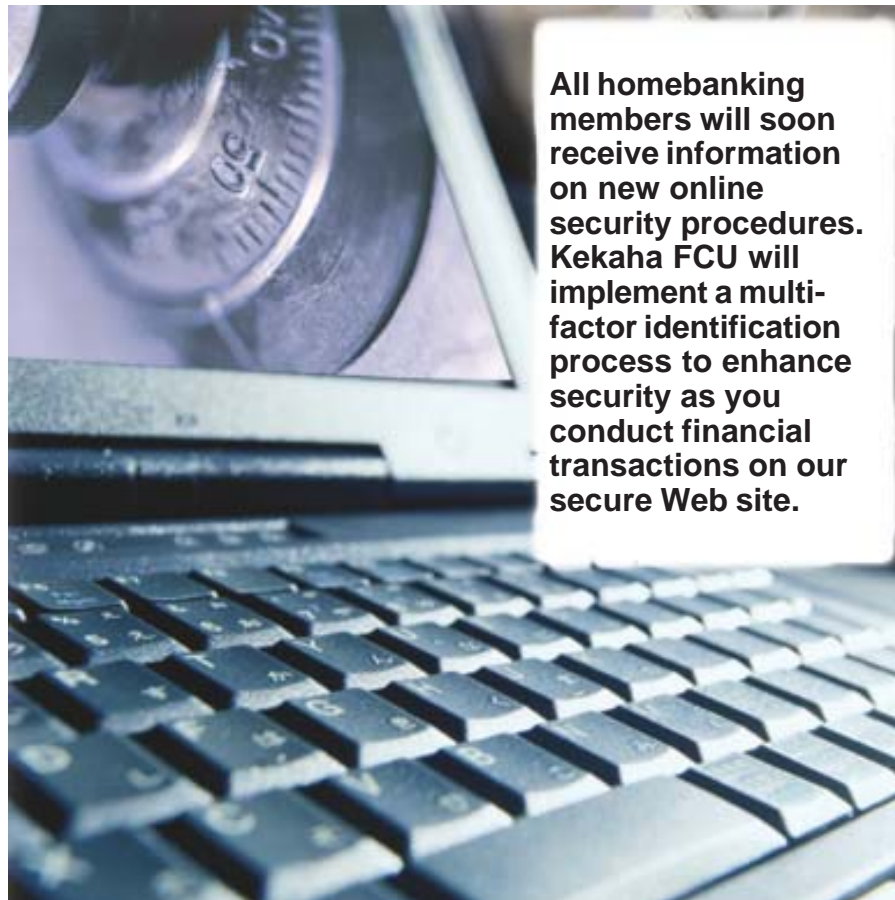
Hours:
Mon-Fri
8:00am - 4:00pm

Scot Tsuchiyama
Manager/Treasurer

Owen Moe
President



KEKAHA FEDERAL CREDIT UNION



All homebanking members will soon receive information on new online security procedures. Kekaha FCU will implement a multi-factor identification process to enhance security as you conduct financial transactions on our secure Web site.

Call for a quote
and we'll
give you \$15*



Call 533-AIGH (2444) for an auto insurance quote and ask for the "ShareBucks" promotion. Neighbor Islands Toll-Free: 1-877-533-2444



*Promotion valid from 4/1/06 - 12/31/06. \$15 will be awarded in the form of a ShareBucks certificate which must be deposited into your participating credit union share or share draft account for immediate credit. Limit one \$15 ShareBucks certificate/quote incentive per household, per year. Some restrictions apply. Offer subject to change without notice.