



The Quarterly Member Newsletter of Kekaha Federal Credit Union
July 2008

Aloha United Way Honors Kekaha FCU's VITA site

KEKAHA FCU WAS among those honored by Aloha United Way (AUW) for its participation in the free Volunteer Income Tax Assistance (VITA) effort

Lt. Governor James "Duke" Aiona was the keynote speaker at the May 7th luncheon sponsored by AUW's Family and Individual Self-Sufficiency Program. The event honored all of the volunteers and partners who participated in the program statewide.

Kekaha FCU was recognized as "Best Small Site Coordinator" for offering free income tax preparation services for people in the community. Kekaha FCU Manager Scot Tsuchiyama completed over 100 tax returns with assistance from Aloha United Way volunteers.

"We were able to process \$83,862 in federal tax refunds; of that, \$41,666 were earned income tax credits," notes Tsuchiyama, who worked several Saturdays from January to April completing tax returns.

AUW provided volunteers who worked tirelessly on tax returns for credit union members and



Kekaha FCU's Scot Tsuchiyama receives award from Lt. Governor James "Duke" Aiona and AUW's Susan Au Doyle.

nonmembers alike. Volunteers undergo many hours of training and testing to obtain IRS certification and then work at their VITA sites during the business hours, evenings and on weekends from late January through mid-April in order to provide this valuable service to low income taxpayers.

"These volunteers are amazing and we're happy that we can do something to recognize their hard work and giving spirit," said Susan Tamanaha, AUW Program Coordinator.

Account verification in progress

OUR AUDITORS ARE verifying member records. Please compare these balances with your records. If they do not agree, please report any differences immediately to:

*FSG Pacific LLC
Account Verification Department
1654 S King Street
Honolulu, HI 96826*

We will consider the balances correct unless we hear from you within the next 10 days. Thank you for your assistance!

**Free Night
in Vegas?
Look Inside!**

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Visit Our Web site
www.kekahafcu.org

Credit disability insurance guards your financial future


WHEN YOU TAKE out a loan to buy a new car or finance a vacation, you are confident in your ability to repay the loan. But what if a disability or injury prevents you from working? Coping with a disability or injury can be emotionally and physically stressful. Struggling to make loan payments on a reduced or lost income is another heavy burden you shouldn't have to bear.

Safeguard your family's financial future by requesting credit disability insurance on your loans. When you choose to protect your loans with MEMBER'S CHOICE® Credit Disability Insurance, you're planning for your family's financial future. If you're disabled due to injury or sickness, your loan payments will be paid until you're no longer disabled, your loan is paid, or you reach the policy maximum. This helps conserve your family's savings and allows them to use other insurance funds to meet day-to-day living expenses, preserving the standard of living you worked so hard to achieve.


Kekaha FCU offers MEMBER'S CHOICE Credit Disability Insurance on many consumer loans. Simply ask your loan officer at the time you open your loan to confirm eligibility.

The benefits of MEMBER'S CHOICE payment protection:

- Simple and quick enrollment—on your enrollment document, choose the credit insurance you prefer
- Immediate coverage—when the loan closes, you're covered
- Easy payment—premium is included in monthly loan payment
- Financial security—coverage reduces or pays off your loan balance in the event of death or makes loan payments in the event of disability
- Peace of mind—know that your



DIVIDENDS	APY*
\$100.00 - 20,000	0.60%
\$20,000.01-50,000	0.90%
\$50,000.01 - 100,000	1.40%
IRA Certificates	4.00%
1 Year Term Certificates**	3.05%
2 Year Term Certificates**	3.50%
Share Draft	0.20%
Christmas Club	1.40%
*Annual Percentage Yield	
**Subject to change without notice	
(Visit www.kekahafcu.org for the latest rates.)	
LOAN RATES	APR**
Signature Loans	10.00%*
Up to three years to repay, maximum loan \$5,000.00	
MIXED COLLATERAL LOANS	9.50%*
SHARE SECURED LOANS	5.99%
USED CAR LOANS	5.99%
NEW CAR LOANS	
5 Year Term	5.99%
*1/2% discount for loans paid through payroll deduction.	
CLASSIC VISA	10.99%
PLATINUM VISA	9.90%
MORTGAGE LOANS	
15 Year Fixed Rate and 30 Year Fixed Rate: Call the Credit Union	
at 337-1433	
**Annual Percentage Rate	
(Rates good as of June 30, 2008.	
Dividends declared and posted on	
the last day of each quarter.)	



- family won't struggle to make loan payments
- Compliments existing insurance—credit disability insurance covers your loan payments so other funds can be used to care for your family's day-to-day expenses
- Maintains family's living standard—loan payments are made so family assets and savings are preserved
- Quick claims status—call 1-800-621-6323 to get processing information



Free Night in Vegas Begins Here...

Get a free night in Las Vegas with
American Express Travelers Cheques.

- ♣ Buy \$1,000 in American Express Travelers Cheques by October 31, 2008
- ♦ Get a FREE night at Mandalay Bay, Luxor, Excalibur, or Golden Nugget
- ♥ Your FREE night can be used for an entire year after registering online

Get American Express Travelers Cheques at
Kekaha FCU TODAY!

Deter, Detect, Defend

The Federal Trade Commission offers insight on avoiding identity theft

I**DENTITY THEFT IS** a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money, destroy your credit, and ruin your good name. Here are ways to combat this crime.

Deter

- Shred financial documents with personal information before you discard them.
- Protect your Social Security number. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails. Use firewalls, anti-spyware, and anti-virus software to protect your home computer.

- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep personal information in a secure place, especially if you have roommates, employ outside help, or are having work done in your house.

Detect

- Be alert to red flags, such as bills that do not arrive as expected, unexpected credit cards or account statements, denials of credit for no apparent reason, or calls or letters about purchases you did not make.

Defend

- Review your credit reports carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- Place a fraud alert on your credit reports that tells creditors to follow certain procedures before

they open new accounts in your name or make changes to your existing accounts.

- Close any accounts that have been tampered with or established fraudulently.
- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing. Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
- Ask for verification that the disputed account has been closed and fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft. File a police report.
- Report the theft to the Federal Trade Commission. This helps law enforcement across the country in their investigations. For more ID theft resources, visit www.ftc.gov.

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E-mail: info@kekahafcu.org
Web site: www.kekahafcu.org
Hours:
Mon-Fri
8:00am - 4:00pm

Scot Tsuchiyama
Manager/Treasurer

Owen Moe
President

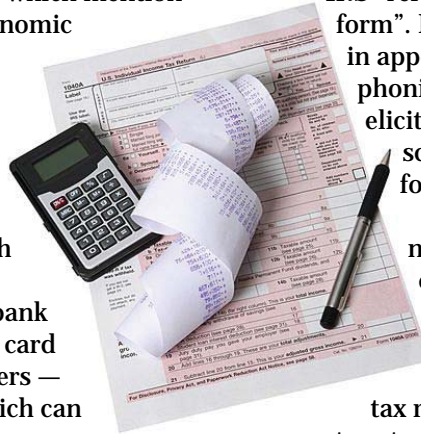


IRS warning: Thieves want your tax refunds

THE IRS WARNS taxpayers to be on the alert for e-mails and phone calls claiming to come from the IRS or other federal agency and which mention a tax refund or economic stimulus payment. These are almost certainly a scam whose purpose is to obtain personal and financial information — such as name, Social Security number, bank account and credit card or even PIN numbers — from taxpayers which can be used by the scammers to commit identity theft. The e-mails and calls usually state that the IRS needs the information to process a refund or stimulus payment or

deposit it into the taxpayer's bank account. The e-mails often contain links or attachments to what appears to be the IRS Web site or an IRS "refund application form". However genuine in appearance, these phonies are designed to elicit the information the scammers are looking for.

The IRS does not send taxpayers e-mails about their tax accounts. Additionally, the only way to get a tax refund or stimulus payment, or to arrange for a direct deposit, is to file a tax return.



Crystal Whitehill awarded Kekaha FCU scholarship Waimea High graduate to pursue meteorology

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.

This year, we congratulate Waimea High School graduate Crystal Whitehill, who will use the scholarship to pursue a degree in meteorology at the University of Hawaii-Manoa.

Crystal was chosen for her high academic achievements and involvement in extracurricular and community service activities. She cited her mom as a great influence in her quest for higher education.

"My mom dropped out of college and now works two jobs," Crystal notes. "I don't want to struggle to earn a good income and I know she

doesn't want me to struggle either."

Crystal shares that her grandmother also has high hopes for her continuing education. "I want to make her proud," Crystal says.

With a college degree, Crystal hopes to return to Kauai and obtain a position in meteorology. "By becoming a meteorologist, I can help others. I can warn people of upcoming weather conditions and tell them how to best protect their families and property," she says.

An appointed committee of Kekaha FCU members selects the annual scholarship winner based on grades, school and community activities, citizenship, and character. We congratulate Crystal and wish her the best in her academic endeavors.



Crystal Whitehill is on her way to the University of Hawaii-Manoa.