



The Quarterly Member Newsletter of Kekaha Federal Credit Union
June 2010

New and Improved On-Line Home Banking

NEW!!

Kekaha
FEDERAL CREDIT UNION

2010 Annual Meeting

Products & Services | Loans | Rates | News | About Us | Contact Us

Online Banking

User ID:

[Sign up now!](#)

Stocks & Investments
Log In to view a public separated id by comma:

[Open a Brokerage Account](#)
[CUNA Brokerage Login](#)
[Financial Products](#)
[Financial Calculators](#)

123456 - JOHN DOE

Home | Access Accounts | Transfer Funds | Bill Payment | Your Preferences | eDocuments/Online Forms

Welcome: JOHN DOE [[Click here to edit the contact information](#)]
You last signed in on: Friday, June 25, 2010 at 8:18:02 AM

Home Contact Logout

Monday, June 28, 2010

Quick Transfer

Amount:

From Account:

To Account:

Account Summary	Balance	Available Balance	
REGULAR SHARE	\$500.00	\$500.00	View Recent Transactions
SHARE DRAFT	\$3,500.00	\$3,500.00	View Recent Transactions

* The balance may reflect transactions that have not yet posted to your account. [Click here for more info](#)

The credit union has launched a new Home-Banking program to our website, adding more features and benefits to our members. One added feature is a Mobile Banking interface that will allow members to access their accounts via their smart phone.

For your added convenience, members can now sign up on-line for this service and have access to

their account information 24-7, 365 days of the year.

Because of this conversion and for security purposes, the first time a member accesses the new program, they will be asked their challenge question. We apologize in advance for this inconvenience, but member security is our main concern.

For more information or to sign-up on-line, visit our website at www.kekahafcu.org.

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Visit Our Web site
www.kekahafcu.org

A Kekaha FCU VISA Credit Card: Your Best Bet

IN TODAY'S credit crunch, more consumers are fighting back against the high transaction fees charged by their banks. But credit union members have a much more effective way of influencing fees and other charges—as member-owners, you keep fees down simply by using credit union services. The more services you use, the more cost-effective all services become. And credit union fees are low to begin with, because credit unions are not-for-profit cooperatives that return income to members in the form of lower fees and loan rates and higher savings rates.



If you already have a Kekaha FCU VISA credit card—good for you. If not, now is the time for change.

With low interest rates for our credit union members, our Classic VISA card boasts a rate of 10.99% annual percentage rate (APR) and our Platinum VISA card is even lower at 9.90% APR. Plus a Kekaha FCU VISA credit card has no hidden fees and comes with great member service.

It's worth a few minutes to compare your non-credit union credit card with what you'll get with a Kekaha FCU VISA card. Call or visit us to get more information and apply for your VISA credit card today.

Fun Facts about Kekaha



Literally meaning "the place" in Hawaiian, Kekaha is located in the far southwest portion of Kauai. The town of Kekaha has earned the reputation as the western most town in the United States.

Scholarship Award Winner



CONGRATULATIONS to Aleina Emayo, recipient of the 2010 Kekaha Federal Credit Union Scholarship Award. Aleina is the daughter of credit union member Sherry Emayo and is a 2010 graduate of Waimea High School.

Aleina wants to be known as a "Kekaha girl" that made a difference. She is a well-rounded student and has participated in many school activities, including the National Honor Society, JROTC and cheer-leading. She is also an active volunteer in the community, assisting in projects for St. Theresa Church Youth Ministry, and Waimea Alumni Friends and Family Carnival.

She has been accepted to Northern Arizona University, where she will pursue a degree in Engineering Physics and participate in the Air Force ROTC program. Upon receiving her degree, Aleina plans on joining the United States Air Force, and hopes to one day work for NASA.



Pre-approve Your Way to a Better Car Deal

BEFORE YOU set foot on the car lot, get preapproved for an auto loan at Kekaha Federal Credit Union. Getting preapproved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

Getting preapproved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of

negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low 5.99% auto loan rates for our members you can make your dream car a reality.

If you have questions about how much car you can afford, or how financing works, a Kekaha FCU loan officer will be happy to help with all of your vehicle loan needs.

Ways to Cut the Cost of Fuel

WITH GAS PRICES up, some car care guidance and sharp shopping skills are necessary to help you cut fuel consumption:

- Don't fill the gas tank past full—too much will just slosh or seep out,
- Buy the lowest grade (octane) of gasoline your car can use—check your owner's manual for this information,
- Drive slower, within the speed limit—the faster you drive, the more gas you use,
- Make one trip for all your errands and plan the most efficient route,
- Keep tires properly inflated and regularly check alignment and balance,
- Get regular tune-ups,
- Empty the trunk—a weighted-down car uses more fuel, and
- Buy a fuel-efficient car.

**PUT THE BRAKES ON OUTRAGEOUS
AUTO LOAN RATES!**

**New & Used
Car Loans
5.99% APR***

*Annual Percentage Rate

Kekaha FCU - Worth the Drive to the West Side

Membership Open to Kauai County Residents! Call: 337-1433 Log on: www.kekahafcu.org

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

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

Scot Tsuchiyama
 Manager/Treasurer

Owen Moe
 President



Credit Union helps bring \$232,890 to Kauai.

THE VOLUNTEER Income Tax Assistance (VITA) program is an IRS program designed to help low and moderate-income taxpayers complete their annual tax returns at no cost. Every year, certified volunteers receive training from the IRS to help prepare basic tax returns in communities across the country.

On Kauai, the VITA program completed 163 total Federal and State tax returns and helped to bring \$232,890 in tax refunds to local residents. Credit union manager Scot Tsuchiyama participated in the program this year, and was instrumental in the success of this program.

Important Information for Debit Card Users

Recent changes to The Electronic Funds Transfer Act – Regulation E, will change the credit union’s standard overdraft practices. All debit card holders will be mailed a consent form in which they will be given the opportunity to authorize their continued participation in these overdraft services. Following is a summary of the credit union policy and how the changes will affect our members.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

1. ATM transactions
2. Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Kekaha Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$10 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Kekaha Federal Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions?

You will receive a consent form in the mail in which you must opt-in to authorize us to pay overdrafts on ATM and everyday debit card transactions. You may also complete the form below and present it at or mail it to:

Kekaha Federal Credit Union
 P O Box 609
 Kekaha HI 96752

_____ I do not want Kekaha Federal Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions.

_____ I want Kekaha Federal Credit Union to authorize and pay overdrafts on ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____