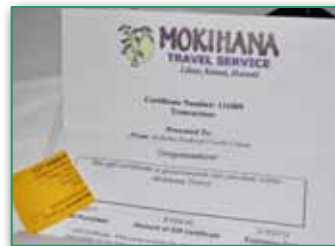


Ku-i Ka Lono

The Quarterly Member Newsletter of Kekaha Federal Credit Union
April 2011

Kekaha FCU Celebrates Another Year of Service

THE Annual Meeting of Kekaha FCU was held on February 18, 2011, at Wong's Restaurant. Over 120 members and guest were on hand to hear the latest report from credit union leadership. The meeting also featured a delicious dinner and lots of prizes.



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Visit Our Web site
www.kekahafcu.org

Scholarship Application Deadline

IF YOU are a qualified graduating high school senior and a member or within the field of membership of Kekaha FCU, scholarship money is available to you! But you need to get your application in right away. Applications are available at Kekaha FCU and Waimea High School. The deadline to deliver or mail it to Kekaha FCU is April 29, 2011.

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.

Selection will be announced by May 16, 2011.

Our Island Home



Fishing Waimea Landing. Famed as Captain Cook's first anchorage in 1778. Ship traffic followed suit for over a century and a half with cattle, sugar and rice the chief export products from the landing.



Stay Home, Have a Blast

GAS PRICES and other budget busters have many families plotting new ways to get away from it all--by staying at home for a "staycation." You can find lots of local resources, many free or at low cost, to make this kind of event memorable.

* Visit your library. You can get free or very cheap DVD rentals.

* Treat your hometown like a vacation destination; check the internet or community bulletins to find neighborhood festivals and art fairs

* Ask yourself, what would I show a visiting friend? You'll discover things you never knew about your

community when you approach it this way.

* Make it a game to see how much fun you can have without spending a nickel. Have your kids compete to come up with ideas.

Your "staycation" may turn out to be so much fun that you'll repeat it even when finances take an upturn.

Why Throw Away Your Money? Save with Sprint!



JOIN THE over 1 Million credit union members nationwide that are already saving over \$90 million on their wireless plans! Kekaha FCU is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

WAYS YOU CAN SAVE:

- 10% off most regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 WAYS TO GET YOUR DISCOUNT:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

Auto Loans

YOUNG OR OLD: Help Your Loved Ones Make Safe Auto Choices

Teenagers and senior citizens share one thing when it comes to choosing a car: They don't always make the best choices.

Teenagers may want flashy, fast cars, but what they need are reasonably powered cars that have good test results and numerous safety features.

Senior citizens have different issues, but, similar to teenagers, they're making decisions based on a lack of information. Many seniors aren't aware of the new brands and models that could meet their age-specific needs.

CONSIDERING A FIRST CAR FOR A TEENAGER?

A common misunderstanding is to think, "Why not give my teenager the biggest car possible—surely that's safer, right?" Wrong. Big cars are more difficult to control, and teenagers are the least

experienced people on the road. Give them a car that handles well, is agile, and has as many safety features as possible.

This usually means getting your teenager a new car, rather than handing down an old one. And it means not giving them a large SUV or pickup--both have high centers of gravity that make them more prone to roll than other vehicles. Stay away from sports cars as well. They tempt drivers to go fast and have a higher rate of accidents than other cars.

Look for a reasonably sized sedan that has:

- Safety features such as electronic stability control and curtain air bags
- Good crash-test results
- Not too much power
- A strong structure

GIVE MATURE DRIVERS THE TOOLS TO DECIDE

Mature drivers have different needs than teenagers. For example, they often need more time to process

events and react. Complicated controls on a car can waste precious time and increase the chance of an accident.

What kind of car suits a senior best? Older drivers need easy in-and-out access, good visibility in all directions, a comfortable driver's seat, and easy-to-read and understand controls.

Drivers young or old--and in between--need cars with good safety features and crashworthiness. Look for electronic stability control. It may be named differently, but it's important to have, no matter what it's called. It keeps the car from going out of control.

YOUR CREDIT UNION CAN HELP

Regardless of your situation, make Kekaha FCU your first stop to help you finance the car that best suits your needs. With low auto loan rates, we are here to help.

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



VISA Gift Cards at Your Credit Union

Need a great gift idea, but don't want to send cash or a check? How about sending a prepaid Visa gift card, which is conveniently available now at Kekaha FCU. The Visa gift card is a prepaid card that is welcome everywhere Visa Debit cards are accepted. Visa gift cards are loaded with a set amount of funds on the card and can be used for multiple purchases for as long as value remains on the card. It puts the power of choice in the hands of your friends and family. The Visa gift cards can be used in person, online or on the telephone and are available for a limited time only, so come in to the credit union today to learn more about these great gift ideas.



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.