



The Quarterly Member Newsletter of Kekaha Federal Credit Union
January 2011

Join Us For Your Annual Meeting

The entire credit union benefits when members participate. That's why we invite every member to attend our--your--annual meeting. All members are equal owners of the credit union.

Our annual meeting is an occasion for management and elected officials to report to you, the owners. And, it's an opportunity

for you to learn about the credit union's financial position, products and services, current business issues, and goals. You'll meet face-to-face with the people who run your credit union.

Without your input, leaders can only guess what you and other owners want from your credit union.

This year the credit union's annual meeting will be held on February 18, 2011. Be sure to mark your calendar to join us for an evening of fellowship, a great dinner and door prizes.

Save the Date

Annual Meeting
February 18, 2011
6:00 pm – Registration
Wong's Restaurant
Tickets \$9.00/member and
\$19.00/non-member



Last year's annual meeting was a huge success.

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Visit Our Web site
www.kekahafcu.org

Scholarship Application Now Available

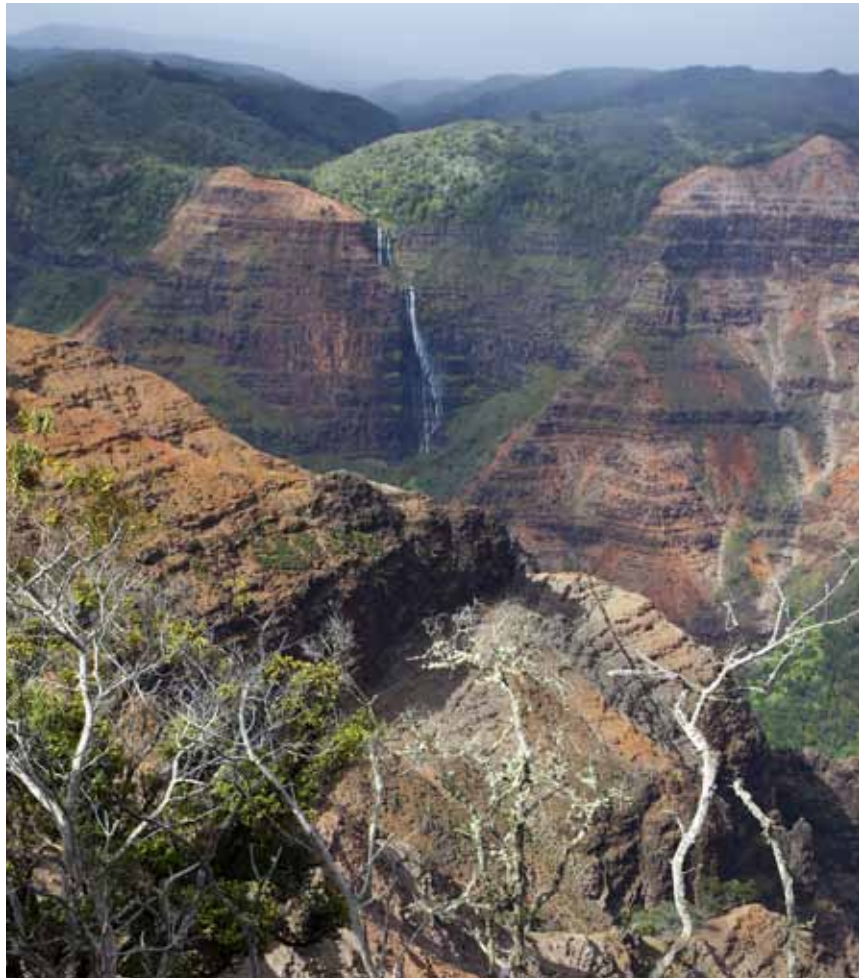
If you are a qualified graduating high school senior and a member or within the field of membership of Kekaha FCU, scholarship money is available to you! But you need to get your application in right away. Applications are available at Kekaha FCU and Waimea High School. The deadline to deliver or mail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



When visiting Waimea Canyon in northwest Kauai it's almost hard not to notice two-tier Waipo'o Falls dropping some 800 ft into the Canyon.

Step Up Your Savings During America Saves Week

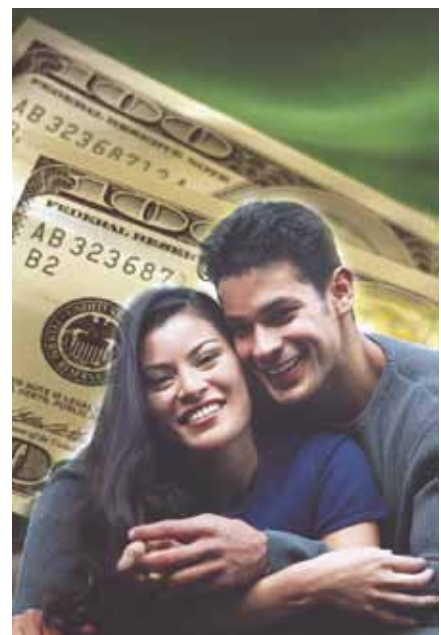
Current economic events are making it harder to save, even for high-wage earners, self-employed professionals, and business owners just one paycheck away from disaster. Those who struggled to save before are finding it even harder now.

Join tens of thousands of other Americans during America Saves Week--February 20 through February 27, 2011--and step up your savings. America Saves is a nationwide campaign focusing on the way Americans save money.

America Saves Week encourages individuals to evaluate their savings progress and take action to save more.

No matter your financial situation or how much you earn, you can save. Even the smallest amount tucked away regularly will accumulate into a nice savings cushion.

Start now. Visit the credit union and find out how we can help make the dream of saving a *reality*.



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 now 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.



CU MONEY Cards

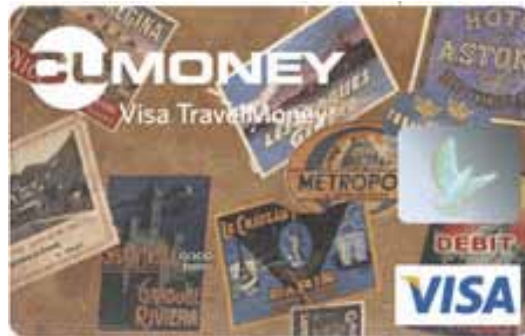
Are you looking for a smart and cost-effective alternative to carrying cash and or a checkbook? Maybe you have a family member going away to school, or you are planning a vacation. If you are, Kekaha FCU is ready to help. We are now offering the CU Money Card. The CU Money Card is a reloadable, prepaid Visa

card and because it is a pre-funded card, you only spend the money you load on it.

Simply purchase the CU Money Card and load it with the cash amount you choose. Use it to make purchases and pay bills anywhere Visa debit cards are accepted, including in stores, online or over the phone and at the millions of places that accept Visa debit

cards including supermarkets, pharmacies, clothing stores, drug stores, and more.

The CU Money Card offers the convenience of a debit card, but with added security because it is a pre-paid card, you are limited to the amount of money you load on the card. Since it's reloadable, you can always add more money to the card through the credit union or online.



Getting a CU Money Card is easy. Just visit the credit union and we can help you get started on the road to convenience.

NEW YEAR, NEW CAR, NEW OPPORTUNITIES

Maybe you put off buying a car last year because the economy was so uncertain. That was a smart move for many households. But maybe this is the year to go ahead and get that new car.

We can help. Talk to a loan officer about all your smart alternatives for putting a new car in the driveway.



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Web site: www.kekahafcu.org

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

Scot Tsuchiyama
Manager/Treasurer

Owen Moe
President



Invest in America

Kekaha FCU is proud to participate in Invest in America, a unique national program for credit union members that offers special discounts on products and services from U.S. based companies. These valuable discounts not only provide savings to credit union members, but it helps stimulate the economy by increasing sales for the participating companies. Invest in America can help save you some money, while helping keep our country strong.

To learn more about Invest in America and details on all the current discounts visit LoveMyCreditUnion.org.



Find the Right Tax Preparer

Tax season is right around the corner, and while many of us prepare our own tax returns, many might also benefit from having a professional tax preparer help with our tax returns.

Here are some useful tips to help you with your 2010 tax returns. Don't procrastinate. Look for a preparer long before March or April because competent preparers will be swamped with work in the final month before April 15.

Rely on references. Family and friends are great resources when you're looking for success and horror stories of their past preparers.

Know your needs. Single or married taxpayers with a simple personal income tax return may benefit from using larger firms that crank these out rather easily. However, if you own a small business or have a complex tax situation, you may benefit from working with a CPA

firm that focuses on small business tax matters.

Compare prices. Ask about fees before having any work done.

Free help. If finances are an issue for you, you may be eligible to receive free tax preparation services via the IRS Volunteer Income Tax

Assistance program (VITA).

The VITA Program offers free tax help to low- to moderate-

income (generally, \$49,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. Call us to get more information on the VITA program.

You may be able eligible to receive free tax preparation services through the VITA program

Start Planning for Christmas Today

Did the holidays come and go so quickly that you were hardly able to catch your breath? Are you experiencing the post-holiday blues? Well, here's a great idea to get your prepared for the next Christmas holiday. Start a Christmas Club savings account at Kekaha FCU today.

By putting a little bit of money away every month, your Christmas Club account will grow and grow. At the end of September you'll have a nice nest egg saved to spend on holiday gifts and no post-holiday blues.

To open your Christmas Club account, visit us and we can help spread the holiday cheer.