

Kui Ka Lono

The Quarterly Newsletter of Kekaha Federal Credit Union

October 2018

Kekaha FCU Joining Aloha Pacific FCU Ohana November 1

Beginning November 1, 2018, Kekaha FCU will become part of the Aloha Pacific FCU ohana in a special “co-branded” merger. Kekaha will then be known as Kekaha Credit Union, a Division of Aloha Pacific Federal Credit Union, maintaining its identity while giving our members full access to all the products and services APFCU offers.

Members of Kekaha FCU voted in favor of the merger through online and mail-in voting that ended in July.

By now you should have



A Division of Aloha Pacific Federal Credit Union

The newly redesigned logo features an image of the sugar mill.

received a merger welcome kit in the mail – if you haven’t, please ask for one at the branch. The kit includes important information about your accounts, online banking, telephone banking and much more. Please take the time to read through it, especially the Frequently Asked Questions.

What’s new for our members beginning November 1?

- **A website, kekahacu.com.** Until then, you can continue to go to kekahafcu.org, but beginning November 1 you will be automatically redirected to the new website.
- **A newly redesigned logo.** The image of the sugar mill is on the primary logo, but a words-only logo also may be used when appropriate.
- **A new debit card.** If you have a Kekaha FCU debit card, a

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2018 Food Drive a Great Success

Nearly \$33,000 and more than 1,000 pounds of food were donated to the Kauai Independent Food Bank in the 7th annual food drive sponsored by Kauai’s credit unions.

Kekaha FCU, Garden Island FCU, Gather FCU, Kauai Government FCU, Kauai Teachers FCU and McBryde FCU joined forces to help replenish



the food bank, especially after the food bank rushed to assist the communities that were devastated by the floods in April.

Left: The Kekaha FCU branch collected about 250 pounds of food donated by members and the general public as part of the 7th annual food drive.

The food drive, which urged members and the general public to donate cash and non-perishable food at the credit union branches, ended in July. The donations, exceeding the original goal of \$20,000, will assist the food bank’s keiki and kupuna programs.

Mahalo to all who donated!

Members: Please Read the Welcome Kit

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newly redesigned card will be mailed to you in mid to late October.

- **Surcharge-free access to First Hawaiian Bank, American Savings Bank, Hawaii National Bank and Bank of Nevada ATMs.** These banks will never charge you a fee, but after the first five transactions per month at these and other non-APFCU ATMs, there is a \$1 fee per transaction.
- As part of the Aloha Pacific FCU ohana, you will receive the **Kalaline newsletter** (we say aloha to Kui Ka Lono with this issue).

Branch operations will remain the same, continuing at its location at 8254 Kekaha Road. Hours also will be the same: 9 a.m. to 4 p.m. Monday through Friday. Contact the branch at the same phone number: (808) 337-



The merger welcome kit includes information about your accounts, online banking enrollment, telephone banking and much more.

1433; and same fax number: (808) 337-9591.

The branch's mailing address also is the same: P.O. Box 609 Kekaha, HI 96752. However, some business mail will be directed to Aloha Pacific FCU's mailing address: 832 South Hotel Street Honolulu, HI 96813.

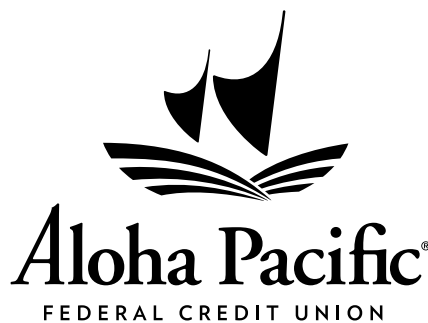
Also, beginning next year, the branch will also be open on Discoverers Day, the second Monday of October.

What else will remain the same? That caring sense of community you've come to expect is something you can always count on at the branch.

About Aloha Pacific FCU

APFCU was chartered in 1936 by a dozen Honolulu City & County workers who gathered together to create a financial institution to assist their fellow workers. It was originally named Honolulu City & County Employees Federal Credit Union but in 2007 changed its name to the more inclusive Aloha Pacific FCU. Today, APFCU has a diverse membership that includes more than 2,000 Select Employee Groups.

APFCU is based in Honolulu and is the only Hawaii financial



institution with a branch in Las Vegas, in the Henderson community.

Kekaha FCU will be the third co-branded merger for APFCU.

Its first was last year, with Hawaii National Guard FCU, and another co-branded merger was recently completed with OTS Employees FCU.

To find out more about APFCU, go to alohapacific.com.

International Credit Union Day, October 18

Each year credit unions celebrate International Credit Union Day and on the third Thursday of October.

The theme for this year's October 18 event is "Find Your Platinum Lining in Credit Unions," marking the 70th (platinum) anniversary of International Credit Union Day.

Credit unions all over the world will be celebrating the history and the success of the "people, not profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the



and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy

and governance on behalf of the international credit union community.

Today, more than 235 million people are served by credit unions in 109 countries and 6 continents.

We are proud to celebrate you, our members, every day!

HOLIDAY SCHEDULE

The branch will be closed:

Discoverers Day • October 8 Monday

General Election Day • November 6 Tuesday

Veterans Day • November 12 Monday

Thanksgiving • November 22 Thursday

Christmas • December 25 Tuesday

New Year's Day • January 1 Tuesday



\$100 CASH REWARD WITH EACH NEW LINE*

Another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.

*Restrictions apply.



works for me™



Be Cyber Safe on Your Mobile Device

October is National Cyber Security Awareness Month, which aims to educate consumers about staying safe online.

Many of us rely on our mobile devices, so here are a few basic safety tips:

- Secure your devices with strong, unique passwords.
- Or use biometric security, which authenticates an individual's identity through physical traits and lets you sign in to your accounts without filling out your credentials.

Beginning November 1, Kekaha FCU members will have access to Aloha Pacific FCU's free mobile app, which includes Touch ID for iPhone/iPad and Fingerprint ID for Android phones. Such security features lock your device if it's lost or stolen and prevent others from seeing your passwords.

- Beware of public WiFi hotspots that are not secure. When using such hotspots, don't log in to your email or



your financial accounts. Use a VPN (virtual private network) or your own personal hotspot instead.

- Keep your devices and apps updated. The latest versions of web browsers and apps often have updated security and protection against

viruses. Delete the apps you no longer use.

This is the 15th year of National Cyber Security Awareness Month, sponsored by the U.S. Department of Homeland Security and the National Cyber Security Alliance. Go to staysafeonline.org for more information.

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E-mail: info@kekahafcu.org

Web site: www.kekahafcu.org

Hours:

Mon-Fri 9:00 am - 4:00 pm

