



JULY 2010

# CREDITLINES

YOUR FINANCIAL GARDEN FOR LIFE

Garden Island FCU's

## WIN A \$200 SUMMER SHOPPING SPREE – (5 BIG WINNERS)\*

Garden Island FCU is helping you to get ahead. Apply for any new loan at the credit union, take an advance from your existing Home Equity Credit Line, or trade in your loan from another financial institution to Garden Island FCU and you'll be entered in our drawing to win one of five \$200 Shopping Sprees!

### Receive a FREE Entry:

**A FREE entry will be given to all Garden Island FCU members 18 years or older. No purchase necessary. Member must be in good standing (no delinquent loans) and must visit our teller or loan department staff to receive your free entry form (Entry forms will not be mailed).**

### Additional Entries:

**Additional entries will be given for every \$5,000.00 loan increment for loans made and issued at the credit union. Example: Borrow \$15,000.00, you'll receive 3 entries into the drawing.**

**DON'T DELAY. IT'S A GREAT WAY TO WIN A SUMMER SHOPPING SPREE ON GARDEN ISLAND FCU. HAPPY SPENDING!**

**Contest Rules\*** **1.** All members must be in good standing (with no delinquent loans) in order to qualify for the special cash gift drawing. **2.** Entries will be available at the credit union office. No entries will be mailed. Credit union members must visit the Garden Island FCU office to complete their official contest entry form. **3.** Loans made between July 15, 2010 through September 30, 2010 will qualify for the drawing subject to the credit union receiving your official drawing entry form. **4.** Drawing will be held on September 30, 2010 at 12 noon. Five credit union members will be selected. Winning members 18 years or older will allow their names to be published in credit union marketing materials. **5.** All winners will be responsible to pay any applicable taxes. Please consult your accountant for details. **6.** Credit union officials and staff will not be eligible for the Summer Shopping Spree drawing.

### We Have A Loan For What You Need

New Car – Used Car – Home Remodeling – Mortgage – Home Equity – A Better VISA Cards – College Tuition. We can help with whatever your loan needs may be.

Let the friendly loan staff at Garden Island FCU review your loan needs. We provide competitive rates and terms to fit most any budget. And if you are finding it hard to make ends meet, we can assist you with a debt consolidation loan. We'll help lower your monthly payments and you keep you from ruining your good credit. Stop in or call 245-2192 for assistance

### On Line Loan Applications Available

Can't make it to our office? Apply for your next loan online at [www.gardenislandfcu.com](http://www.gardenislandfcu.com). It's fast and safe, and will save you time and money. Discover how Garden Island FCU is helping you get ahead.

### We've Got You Covered - Vacation Money \* Visa Cards \* Travelers Checks

Planning a summer or winter vacation? Let the friendly loan staff at Garden Island FCU help make your vacation dreams come true. We offer attractive low rate Vacation loans, VISA Gold and Classic Cards, and no fee Travelers Checks. We're ready to help you and your family enjoy that long awaited vacation.

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## New Beginnings Winners Announced

Mahalo to all our members for taking advantage of our New Beginnings Membership promotion. Listed below are the winners of this contest:

**Grand Prize Winner** – Micah Yoshioka, winning a ZERO % INTEREST FREE Loan

**Second Place Prizes awarded to:**

Allison Kane, Daniel Yotsuda, Edward Horner, Edward Vickery, Elisa Ramos, Emelita Butac, Heather N. Rowland, Lucrecia Cacal, Max Tabura, Natalia Cabral, Ofelia Garcia, Rachel Rosqueta, Randi Levinthol, Rebecca Rogers, Ricardo Navor, Rosalina Sibolboro, Severino Baysa, Steven Carvalho, Winona Romera.

## Come Join Us Kauai!

Spread the news! Any person living or working on the island of Kauai is eligible to become members of Garden Island FCU. They'll earn attractive savings rates, pay lower rates on loans, and benefit with a host of financial products designed to save money and help them get ahead.

Tell your neighbors, family, friends, co-workers, everyone you know, that they may join Garden Island FCU today. Your Financial Garden For Life.

## See You on International Credit Union Day Thursday, October 21, 2010

See you at our International Credit Union Day festivities, as we celebrate the credit union movement of "people helping people" around the world. Visit our office for home made goodies and special treats. It's our way to show you our appreciation for saving and borrowing at Garden Island FCU.

# Enter Garden Island FCU's FUNPIC'S Photo's Contest



*James Tavares, son Shawn and friend Matthew landed a 300 lb plus marlin on St. Patrick's Day. Matthew is the grandson of BOD member Elodie Moniz. Congratulations guys!*



*Peyton Kelly Fontanilla, my great granddaughter was so cute in her bunny costume at Easter celebration. Submitted by Great Grandma Elodie Moniz*



*This is Toa Tupuola, the adorable one year old grandson of BOD member Elodie Moniz.*



*Yay! I'm one year old and dancing like a little princess at my birthday party. Zaesha-Lyn Ramos, daughter of Lynn and Julius Ramos.*

## Your fun photos could be worth \$100!

Mail, deliver, or email your photo (email to [info@gardenislandfcu.com](mailto:info@gardenislandfcu.com)), and a brief caption of 25 words or less of what the photo is about to Garden Island FCU and your name (provide a self addressed return envelope if you want your photo returned to you).

All photos will be randomly selected. If we publish your photo (5 photos selected per newsletter) in our newsletter, we'll give you \$10.00 (deposited to your credit union share account). All photos submitted will be entered in a drawing to win \$100.00. The drawing will be held semi-annually with the first drawing held on December 15, 2010 at noon. Staff member, Lynn Ramos and board member, Elodie Moniz volunteered pictures of their family members to "kick off" this fun program..

### Enter Garden Island FCU's FUNPIC'S Photo Contest today!

**We want a photo of your:**

- Baby • New car you purchased with a Garden Island FCU loan • Home remodeling project • Graduate • Birthday Party • Vacation • Fun at the Beach • Prom • You Name It!

*Enter your favorite picture today. See you soon!*

## Long Term Care Insurance Coverage is now available!

Credit union members trust **Garden Island Federal Credit Union** as a source for financial products, services and information. Your credit union is now making available long term care insurance through high quality insurance companies and specialists.

You've worked hard to save and invest for a comfortable retirement, however your planning is not complete until you address the important issue of long term care. Garden Island Federal Credit Union wants you to know more about long term care so that you may make the right decisions for yourself and your family.

Here are three reasons to consider long term care insurance:

- **Trust You Can Count On** - Garden Island Federal Credit Union has selected the CUNA Mutual Group to provide its members with quality individual insurance coverage through several nationally recognized insurance companies.
- **Experience You Expect** - The CUNA Mutual Group has been providing for the financial well-being of policyholders for more than 70 years.
- **Discounts You Deserve** - As a credit union member, you may have access to exclusive coverages and discounts.

For more information, visit [gardenislandfcu.com](http://gardenislandfcu.com) and click on the information for Long Term Care to find out if this insurance is right for you.

## HOLIDAY

The credit union will be closed in observance of:  
**Labor Day, Monday, September 6, 2010**  
**Columbus Day, Monday, October 11, 2010**  
**Please have a safe and pleasant holiday.**

## Annual Kauai Christmas Parade

Know of a group interested in participating in the upcoming Kauai Christmas Parade? We are looking for non-profit groups, marching bands, school organizations, hula troops, car/motorcycle clubs, you name it, to be in this year's parade. Please use the form below to refer a group to us.

### Kauai Christmas Parade

(Please print)

Group Name \_\_\_\_\_

Organization Name \_\_\_\_\_

Mailing Address \_\_\_\_\_  
Street/P.O. Box City Zip

Telephone Number \_\_\_\_\_ Fax \_\_\_\_\_

Email address \_\_\_\_\_

Referred by (your name) \_\_\_\_\_

Please send this form to: Garden Island FCU  
P.O. Box 1165  
Lihue, HI 96766-5165

Or Fax to: (808) 245-7241

## SAVE TIME AND MONEY with On-Line Banking – Billpayer – Sharedraft Checking

Save time and money when using Garden Island FCU's three popular member services:

**On-Line Banking** turns every computer into a credit union office. You can inquire about account balances, make transfers between accounts, and do so much more from the convenience of your home or office.

**Billpayer** saves time and the high cost of postage. We'll take care of paying your bills for you. Therefore no more checks for you to write or mail.

**Sharedraft Checking** features no monthly service charges, or minimum balance requirements. Account balances also earns attractive dividend rates. Why pay for a checking elsewhere when you can have it for free at the credit union?

We offer these services for FREE! See why it really pays to belong to Garden Island FCU, Your Financial Garden for Life.

# Board of Directors

Garden Island FCU is pleased to announce the following members serving on your board of directors for 2010. These dedicated members elected at our recent annual are:

Chairman	Owen Ota
Vice Chairman	George Zakahi
Secretary	Elodie Moniz
Treasurer	Alan Suzawa
Member	Oscar Portugal
Member	Paul Yukimura
Member	Keith Uyeno

### Management

President	Keith Uyeno
Administrative Assistant	Charlene Garcia
Operations Supervisor	Florence Tazaki

## Count On Garden Island Credit Union For The Very Best

Your board of directors declared the following dividend rates for the Quarter beginning July 1, 2010:

### Dividend Rates\*

	Dividend Rate	Annual Percentage Yield
Daily Balance		
Share Savings Accounts		
\$100.00 - \$10,000.00	0.75%	0.75%
\$10,000.01 - \$40,000.00	1.00%	1.00%
\$40,000.01 and over	1.25%	1.26%
Share Draft Checking		
\$5.00 and over	0.25%	0.25%
Christmas Savings Club	0.75%	0.75%
Share Certificates*		
6 Months	Please call 245-2712 for current rates	
12 Months	Please call 245-2712 for current rates	
18 Months	Please call 245-2712 for current rates	
24 Months	Please call 245-2712 for current rates	
Individual Retirement Account	1.25%	1.26%
Individual Retirement Account Certificate	Please call 245-2712 for current rates	

\*Share Certificate rates may change monthly. Dividends are calculated daily and paid quarterly. Dividends are subject to change. APR = Annual Percentage Rate. APY = Annual Percentage Yield. Please call or visit the credit union for the latest rates.

### Loan Rates\*

	Loan Term	Annual Percentage Rate
Fully Share Secured	12 months	4.25%
	13-36 months	4.50%
	37-72 months	4.75%
	73-120 months	5.25%
50% Share Secured	12 months	5.00%
	13-36 months	5.25%
	37-72 months	5.50%
New Auto	12-60 months	5.25%
	61-72 months	5.50%
	73-84 months	5.75%
Used Auto	12-60 months	5.50%
	61-72 months	5.75%
All Other Loans**	12 months	6.50%
(Signature, You Name It)	12-36 months	7.00%
	37-48 months	7.50%
	49-60 months	8.00%
	61-72 months	8.50%
	73-84 months	8.75%
Mortgage Loans	Call the Loan Department at 245-2192 for current rates and terms.	

VISA Credit Card	
VISA Classic	11.00%
VISA Gold	10.00%

\*All loans are subject to qualifications. Interest rates are annual percentage rates and are subject to change without notice.

## Fight Back Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes.

Deter identity thieves by safeguarding your information.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security Card in your wallet or write your Social Security number on a check. 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; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- 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 your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements. Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.

Inspect your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.

- The law requires the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion to give you a free copy of your credit report each year if you ask for it.
- Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Services, P.O. Box 105281, Atlanta, GA 30348-5281.

Defend against ID theft as soon as you suspect it.

## Garden Island Federal Credit Union

Street Address: 2973 Kele Street  
 Mailing Address: Garden Island FCU  
 P.O. Box 1165  
 Lihue, HI 96766-5165

Administration and Teller Department  
 Phone (808) 245-2712  
 Fax (808) 245-7241  
 Office Hours M-Thu 8:30 am – 4:30 pm  
 Fri 8:30 am – 5:30 pm

Loan Department  
 Phone (808) 245-2192  
 Fax (808) 245-7241  
 Office Hours M-W 8:30 am – 4:30 pm  
 Thu 10:00 am – 4:30 pm  
 Fri 8:30 am – 5:30 pm

Telephone Banking 1-800-561-8014  
 Website: [www.gardenislandfcu.com](http://www.gardenislandfcu.com)

### Serving You

#### Board of Directors

Chairman	Owen Ota
Vice Chairman	George Zakahi
Secretary	Elodie Moniz
Treasurer	Alan Suzawa
Member	Oscar Portugal
Member	Paul Yukimura
Member	Keith Uyeno

#### Management

President	Keith Uyeno
Administrative Assistant	Charlene Garcia
Operations Supervisor	Florence Tazaki

Statistically Speaking  
 February 2010 Statistics  
 Assets \$70,624,625  
 Shares \$59,804,780  
 Loans \$19,808,769  
 Members 5,694

About This Publication and Membership  
 Creditline is a publication of Garden Island Federal Credit Union. Garden Island Federal Credit Union provides many financial services to any person who lives or works on the island of Kauai. If you are interested in finding out more about membership, please call or visit our office.  
 Garden Island Federal Credit Union has made every effort to present the information in this issue as comprehensive and factual as possible. The credit union makes no warranties and assumes no responsibilities for accuracy or completeness of the information contained herein. The credit union reserves the right to make changes at any time and without notice on information provided in this issue. Please call the credit union at (808) 245-2712 for current information on savings and fees if any on services offered through this credit union, and (808) 245-2192 for current information on loans.

