



Ka'u Federal Credit Union *Updates*

Volume 18 Issue 4

October 2011

Ocean View Branch Closes

The Ka'u Federal Credit Union closed its Ocean View branch on Saturday, September 24th.

Due to the economic downturn in our State and the District of Ka'u it just made sense to pull all of our resources back to the main office in Na'alehu. The ATM in the Malama Market is still available for Ka'u Federal Credit Union members to make transfers and cash withdrawals. Using this ATM is sur-charge FREE to our members!

There are many other ways we can continue to assist you!

Besides the ATM located in the Malama Market, members can conduct credit union business through our online banking. With online banking you can view your account history, make transfers between you saving and checking, view images of your Ka'u FCU checks that have cleared your account, and even make a loan payment. Using our online banking is FREE. Electronic Bill Payment services are also available through online banking. If you need assistance with signing up for online banking or bill payment services give one of our Member Service Representatives a call.

To speak with a Member Service Representative, simply give us a call at 929-7334. The extensions for our Member Service Representatives is 205, 206 or 207. You can reach our loan department by calling extensions 201 or 202.

Direct Deposit

If you have a recurring check such as social security, insurance, or payroll, have your check direct deposited. You can set up your direct deposit with the issuer of your check. Your money will be deposited into your account automatically and ready for your use.

Loans!

We also have a short Loan Request Form that can be found on our website by clicking on the LOANS tab. This is a fill-able form that you will need to print out and either fax it to 929-8766 or mail it to Ka'u Federal Credit Union, P O Box 347, Na'alehu, HI 96772. Our loan department will start working on your loan request and give you a call if more information is needed.

Hours of Operation

Our hours at the Na'alehu office are Monday through Thursday from 9:00 a.m.—4:00 p.m. and on Fridays from 9:00 a.m.—5:00 p.m. For your convenience, the Na'alehu office is also open on Saturdays from 8:30 a.m.—11:30 a.m. The Pahala branch is open on Fridays in the Olson Trust Building from 1:00 p.m.—5:00 p.m.



Ka'u Federal Credit Union

Serving the Entire District of Ka'u

The Southern Most Credit Union in the U. S.

- Home
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Need a Personal Loan for a family vacation, new appliances, or some minor home improvement...it's up to you. [Click here](#) to complete a loan request.



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Don't destroy your ATM card until you activate your new Debit Card. [Learn More](#)



ART Show and Contest Coming September 26th through October 1st!
Ka'u FCU will again be hosting the Annual Art Contest. Come see the talent of Ka'u and vote for next year's Directory Cover. [Click here](#)
Peter Anderson's Nene Bird photo was the 2011 Directory Cover Winner.



Sur-charge Free ATMs

Online Banking



ENTER HERE

OPT-IN

WHAT DOES IT MEAN? -&- WHY IT'S IMPORTANT TO YOU.

Your Ka'u Federal Credit Union Branch is at your fingertips 24 hours a day—7 Days a Week!

Even though the credit union has office hours Monday through Saturday, sometimes you need to take care of business during your schedule.

With Ka'u Federal Credit Union's online banking your credit union is open 24 hours a day, 7 days a week. You can check your balance, make transfers between your savings and checking, view cleared check images on your Ka'u FCU checking account, even make a loan payment.

If you haven't signed up for our online banking, give us a call at 929-7334. It's FREE, it's convenient, and it's your 24-hour Ka'u Federal Credit Union branch—open when you're ready to take care of business.

PRIVACY NOTICE DISCLOSURE

Ka'u Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:
808-929-7334
Or write to:
Ka'u Federal Credit Union
P. O. Box 347
Na'alehu, HI 95772-0347

INFORMATION WE COLLECT ABOUT YOU-

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms
Information about your transactions with us
Information we receive from a consumer reporting agency
Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

PARTIES WHO RECEIVE INFORMATION FROM US –

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies, and mortgage service companies.
Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, and government agencies.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US –

In order for us to conduct the business of the credit union, we may disclose all of

whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under 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.

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 information we provide to other third parties.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS –

If you terminate your membership with Ka'u Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

HOW WE PROTECT YOUR INFORMATION –

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP –

Ka'u Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it. Keep your information with us current. If your address or phone number changes, please let us know. 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.

Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!

Hours of Operation

Main Office - Downtown Na'alehu

Monday—Thursday 9:00 AM to 4:00 PM

Friday 9:00 AM to 5:00 PM

Saturday 8:30 AM to 11:30 AM

Ocean View Branch - Kahuku Country Market
THIS BRANCH HAS BEEN CLOSED

Pahala Branch - Olson Building (Walk-up Window)
Friday 1:00 PM to 5:00 PM

Online Banking— 24 hours a day, 7 days a week
Log-on to: www.kaufcu.org

Holiday Calendar

The Credit Union will be closed or follow a reduced schedule on the following holidays in the Calendar Year 2011.

Columbus Day	Monday, October 10	Closed
Thanksgiving Day	Thursday, November 24	Closed
Christmas Eve	Saturday, December 24	Close at 11:30 am
New Years Eve	Friday, December 31	Close at Noon
New Year's Day	Saturday, January 1	Closed



Your account is federally insured up to \$250,000