



Ka'u Federal Credit Union *Updates*

Volume 18 Issue 1

January 2011

New Year... New Wheels!



As low as

4.50%^{APR}

**Promotional offer good January 3
through February 15, 2011**

Looking for some new wheels?

New or Used Auto loans available as low as 4.50% APR*! Make your shopping experience hassle free. Get pre-qualified and go shopping knowing just what you can afford.

You Can Refinance!

If you already have an auto loan with another lender; why not refinance with Ka'u Federal Credit Union. We could lower your monthly payment and put money back in your pocket! Call **929-7334** for more information.

*APR = Annual Percentage Rate. Rates as low as 4.50% APR on new autos up to 84 months. Term for used autos is up to 60 months. Refinancing must be from another lender and cannot be an existing Ka'u FCU auto loan. Rates and terms are subject to change. Members must qualify under the credit union's lending guidelines.



Debit Card Coming Soon!

You've been asking for it, and it's coming soon. The credit union has been working with a debit card provider to bring you a debit card by summer. You can use your debit card wherever VISA is accepted. Your debit card will take the place of your ATM card and can be used at thousands of ATMs across the country and around the World. You must have a checking account to have a debit card.

Watch for more details in our Spring newsletter, on our web site at www.kaufcu.org and in the mail.

Member John Masters wins \$100 Safeway Gift Certificate

Congratulations to John Masters the big winner of our \$100 Safeway Gift Certificate. John and his family came into the credit union to celebration International Credit Union Day on October 21st and walked out a winner!



Members Appreciate the Pahala Branch

The Pahala Branch office has been open for business now since September 17, 2010. Many members are saving time by conducting their credit union business at the Pahala Branch on Friday afternoons from 1 pm—5 pm. The branch is located in the Edmond Olson Trust building on Maile Street right across from the Plantation House.

Notary Services are also available at the Pahala Branch between 1 pm—2:30 pm. Come see us in Pahala!

Last Chance to Skip-a-Payment!

Last chance! If you have a personal loan or auto loan with the credit union you may be able to take advantage of our Skip-a-Payment*. Many members skipped a payment for the month of December 2010. If you have a personal or auto loan with Ka'u Federal Credit Union and haven't taken advantage of the Skip-a-Payment offer; there's still time. Call the credit union at least a week before your loan payment is due. To qualify, your loan must be current and at least 3 payments must have been made on the loan.

If you have any questions regarding this special offer give us a call at 929-7334 and ask for April in the Loan Department.

*Mortgage & Home Equity Lines of Credit/Loans are not eligible for a Skip-a-Payment offer.

Holiday Calendar

The Credit Union will be closed on the following holidays in the Calendar Year 2011.

New Year's Day	Saturday, January 1
Martin Luther King, Jr. Day	Monday, January 17
Presidents' Day	Monday, February 21
Good Friday	Friday, April 22

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
Friday 1:00 PM to 5:00 PM
Saturday 8:30 AM to 11:30 AM

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

Are you in balance or out of balance?

In today's economy personal money management often seems overwhelming and a lot of people just don't know where to turn.

That's why Ka'u Federal Credit Union has partnered with a financial fitness program called BALANCE. Through this partnership, you have access to free and low-cost financial counseling services.

BALANCE can help you with:

- Money Management Counseling—Certified financial counselors help you develop both short and long term financial strategies.
- Debt Management Plan—Consolidate your credit card payments, lower payment amounts, and even reduce or eliminate interest and fees.
- Credit Report Review—A counselor will review your credit report with you, making sure you know your rights. BALANCE can even provide a low-cost credit report.

Call BALANCE today at 888-456-2227 or log onto www.balancepro.net.

No sur-charge fee ATMs!

Kamuela

Shell Station — Kinihou St. (business hours only)

Kailua-Kona

Macy's (business hours only)

Hawaii Community FCU

Hualalai Road (24 hours)

Puohuihuli St (business hours only)

Texaco Station—Kuakini Hwy. (business hours only)

Hilo

Macy's (business hours only)

Waiakea Shell Station—Kinoole St. (business hours only)

Kealahou

Hawaii Community FCU—Mamaloha Hwy. (business hours only)

Kapaau

Hawaii Community FCU—Union Mill Rd. (24 hours)

Ocean View

Ka'u Federal Credit Union—Malama Market

