



Ka'u Federal Credit Union *Updates*

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October 2010



NEW Pahala Branch Opens Walk-up Window

Nana Cruz is the first member to conduct business at the Pahala Branch located in the Olson Building on Maile Street.

To better serve our members the credit union has opened a branch in Pahala. Currently, the hours are limited to Fridays only from 1 p.m. until 5 p.m. Located in the Olson Building on Maile Street members can conduct financial transactions at the walk-up window. Now members can cash checks, make transfers, request a withdrawal, make a loan payment or open a share certificate. However, due to the limited hours, all new accounts need to be opened at the main office in Na'alehu.

We are please to also announce that Notary Service will be available at the Pahala branch of Fridays from 1:00—2:30 p.m. Call the Pahala Branch at 928-8419 or our Na'alehu office at 929-7334 to schedule a notary appointment at the Pahala branch.

Different Strokes for Different Folks!

Get a Personal Loan for what you need.

- Holiday Shopping
- Get-a-way Vacation
- Pay-off a higher interest debt from another financial provider
- Replace appliances
- Purchase new furniture
- Have that Baby Luau



Personal Loan

As low as **4.50%** APR*

It's up to **YOU!**

Ask a Loan Officer Today!

-or-

Complete a Loan Request Form at www.kaufcu.org

*APR= Annual Percentage Rate. 4.50% APR is for an 11 month loan term. Other rates, terms and conditions may apply. Rates are subject to change. Subject to approval under the credit union's lending guidelines.

Ka'u Federal Credit Union
Serving the Entire District of Ka'u
The Southern Most Credit Union in the U. S.

Alerts! HOT BUTTON

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Account Types
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Different Strokes for Different Folks!
Need a Personal Loan? Enter here to read more!

Don't Move, Improve with A Home Equity Line of Credit

Online Banking
ENTER HERE

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

ANNUAL ART SHOW AND CONTEST
Calling all artists! Enter the second annual Art Show and Contest. You could win \$100 and the winning art piece will be the cover of the 2011 Ka'u Directory. <more>

Home Rates Holiday Schedule Contact Us Privacy Disclosure

NCUA

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, 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.

Keeping your information updated is important.

If you have moved or changed your phone number it's important to call your credit union to update this information. This could save you in monthly bad address fees and having your current phone number helps our staff to better assist you in all of your financial transactions here at Ka'u Federal Credit Union. Call one of our Member Service Representatives at 929-7334 to make sure we have your current information.

SKIP-A-PAYMENT! Our Holiday Gift to You.

Take a break this Holiday Season with our Skip-a-Payment offer. 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 for either the month of December 2010 or January 2011.

Complete the Skip-a-Payment form included with your October statement; which will be mailed to you in November. You can also print out a copy of the Skip-a-Payment form by logging on to www.kaufcu.org.

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

Holiday Calendar

The Credit Union will be closed on the following holidays in the Calendar Year 2010.

Columbus Day	Monday, October 11
Veterans' Day	Thursday, November 11
Thanksgiving Day	Thursday, November 25
Christmas Eve	Friday, December 24 (12 noon)
Christmas Day	Saturday, December 25
New Year's Eve	Friday, December 31 (12 noon)
New Year's Day	Saturday, January 1, 2011

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

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—Mamalahoa Hwy. (business hours only)

Kapaau

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

Celebrate the Difference on International Credit Union Day on October 21st!

Why do 186 million people worldwide choose a credit union? Community commitment and trustworthy member service are among the many reasons. Combine that with the credit union philosophy of people helping people and it's no surprise that credit unions are the popular choice.

On October 21, Ka'u Federal Credit Union will join 54,000 credit unions from 97 countries and their 186 million members around the world to celebrate International Credit Union Day®. Experience the credit union difference at Ka'u Federal Credit Union!

We strive to make a difference in the lives of our members by offering affordable rates and high quality service that earn their trust. Stop in at Ka'u Federal Credit Union to learn more about your credit union and how we can make a difference in your life.

On Thursday, October 21st join your fellow members and our staff for some refreshments in celebrating this special day and enter our drawing for a **\$100 Safeway gift certificate**. The drawing will take place on Friday, October 22nd and the lucky winner will be contacted that afternoon.

See you on October 21st — let's celebrate together!

