

Creditlines

OUR MISSION: "IS TO PROVIDE MEMBERS WITH THE BEST ASSISTANCE AND SERVICES TO MEET THEIR FINANCIAL NEEDS."

New and Improved Online Banking Tailored Just for YOU!

PRIMARY SHARE 191614
\$4.00 Current Balance | \$0.00 Available Balance
1/5/2015 Open Date

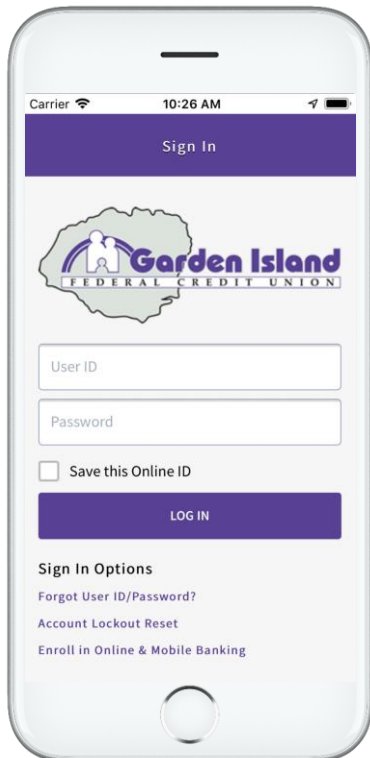
SPECIAL SHARE ACCOUNT 191614
\$5.00 Current Balance | \$5.00 Available Balance
2/7/2019 Open Date

SHARE DRAFT 191614
\$5.00 Current Balance | \$5.00 Available Balance
191614718 Check Account Number
2/6/2019 Open Date

Suffix	Description	Current Balance	Available Balance
0	PRIMARY SHARE	\$4.00	\$0.00
51	SPECIAL SHARE ACCOUNT	\$5.00	\$5.00
71	SHARE DRAFT	\$5.00	\$5.00

Quick Transfer
Move money between your accounts at the credit union.
Transfer money from: -- Select an Account --
Transfer money to: -- Select an Account --
Amount to transfer:
Personal comment:
TRANSFER

Routing Number: 321379931
Helpful Links: [Credit Card Login Link](#)



Our New and Improved Online Banking launched on Tuesday, June 9th with a new look and added service features to make your remote banking experience even better!

If you are already a user of our Mobile Banking App, you don't have to re-register. You can use the same log-in credentials with our New Online Banking, you are all set!

For members who only have log in credentials from our old Online Banking, you will need to re-register as a New User. Registration is fast and easy. Contact us at 245-2712 or 742-6733 and we will be glad to assist you with the registration process.

New Look. Intuitive. Continued Dependability.

CEO MESSAGE



Please let me begin by expressing my profound thanks for your patience, strength and support under the circumstances that no one could have anticipated or even imagined.

Given the daily changes that the COVID-19 pandemic has created in our community, we want to thank you for your understanding as we asked you to adapt to changes we have made to keep you, our employees and our Kaua'i community safe. We are so grateful for your flexibility in working together through difficult times, most of all, we are grateful for the opportunity to continue serving and assisting you during this extraordinary time, now and in the future.

As a community credit union serving members since 1938, we have remained steadfast through historical, economic and technological changes through the years. This time is no different as we continue to work to provide the best service to you through digital banking options. We take pride in the many convenient banking options we have for you to conduct your banking transactions and access your account. On June 9th, we launched our new and improved Online Banking tailored just for YOU. We didn't just updated the look, there's added features that we know you'll surely enjoy like our Member to Member Transfer feature. Easily send or transfer money to another member with Garden Island FCU through your Online Banking. Contact us to learn more about this feature and to learn more about the other updates of our new Online Banking.

We also understand that there may be instances where our members find themselves facing financial difficulties. Garden Island FCU is here to help and we encourage members who may be impacted to reach out to discuss how we might be of assistance.

Thank you for trusting Garden Island Federal Credit Union as your financial partner. It truly is our privilege to serve you.

Mahalo,

A handwritten signature in black ink that reads "Shana Conzetta".

Effective July 1, 2020, Garden Island Federal Credit Union is updating our Funds Availability Policy.

We are increasing the amounts available for withdrawal by checks not subject to the next day availability from \$200 to **\$225**. In addition, the amount available for withdrawal on exception holds for large deposits and new accounts, increases from \$5,000 to **\$5,525**. Please request a copy of our updated Funds Availability Policy Disclosure for detailed information.

A yellow sticky note with the words "Important Notice!" written in red, handwritten-style text.

FINANCIAL LITERACY

Emergency Fund - Start Small, Think Big

No one likes throwing away food, especially if you're trying to save money. But what do you do with those fresh string beans you got on sale that may not get eaten before they go bad? Freeze them. Follow these handy tips and you'll be able to enjoy your favorite foods for months.

Many people wonder how they can build an emergency fund when they're trying to pay off debts. It isn't as hard as you might think. The strategy is to start small, change a few habits, and change your mindset.

If you're starting from scratch with your emergency fund, begin by saving one month's worth of living expenses while paying the minimum on your credit cards. When you have that first month of emergency funds started, turn your focus to your credit card debt and pay more than the monthly minimum. Once the credit card debt is paid off, go back to building your emergency fund. If your credit card debt is very high and can't be paid in full within a couple of months, then alternate the extra payment every other month: The first month, add to your emergency fund and pay the minimum on your credit cards. The next month, pay more on your credit cards and skip the deposit to your emergency fund, etc.

Here are five ways to boost your emergency fund and change savings habits for life:

Treat savings as a bill. Figure out what you can afford to save each month and stash away \$75, \$50, \$25, or even \$10 a month. No matter the amount, it adds up and can become habit-forming. As your financial situation improves, increase the amount.

Live one raise behind. When you get a raise, don't begin spending more. Instead, apply the extra amount to your emergency fund.

Automate it. Set up an automatic transfer to your emergency funds account. When the credit union receives your direct-deposited paycheck, you can have a portion of it put directly into your savings or emergency account. Out of sight, out of mind, but you know it's there if you really need it.

Give savings a garage-sale boost. Go from room to room in your home and purge stuff you no longer want and need. Then schedule a garage sale. Both your house and your savings will look better.

Think of it as a life jacket. If you can't find that initial spark to get started, ask yourself how you'd pay your bills if you lost your job tomorrow. Having an emergency fund will help you keep "your head above water."



We, at Garden Island Federal Credit Union are ready to help with all your savings needs. Call us at (808) 245-2712 or (808) 742-6733 to set up short-term and long-term savings vehicles that fit your needs.

CONTACT US

EMAIL

info@gardenislandfcu.com

WEBSITE

www.gardenislandfcu.com

LIHUE BRANCH

2973 Kele Street
Lihue, HI 96766
(808) 245-2712

KOLOA BRANCH

3417 Poipu Road
Koloa, HI 96756
(808) 742-6733

LOAN DEPARTMENT

loans@gardenislandfcu.com
(808) 245-2192

STATISTICS AS OF MAY 31, 2020

Total Assets: \$101,854,570
Total Shares: \$86,984,136
Total Loans: \$35,086,422
Members: 7,266

The credit union is federally insured by the National Credit Union Administration. We do business in accordance with Federal Fair Housing Law and the Equal Opportunity Act.



Creditlines is a publication of Garden Island FCU. Garden Island FCU provides financial services to any person who lives on Kauai. Garden Island FCU 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 and (808) 245-2192 for current information on loans.

Stay connected

@gardenislandfcu



Garden Island FCU Privacy Notice

Your credit union is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this Privacy Notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect and Disclose About You

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

- Information we receive from you on applications and forms;
- Information about your transactions with us or others;
- 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 other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. 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 member information we provide to third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

Your credit union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers. Tear up all statements showing your name and account numbers when discarding statements.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. 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. If your address or phone number changes, please let us know.