

KGEFCU NEWS

TOGETHER, WE MAKE IT HAPPEN



KGEFCU WELCOMES NEW PRESIDENT & CEO MONICA BELZ

KGEFCU is excited to announce the appointment of Monica Belz as its new CEO, effective 2 January 2018. Monica has been a key member of the Kauai Community Federal Credit Union (KCFCU) executive team as their Vice President of Strategic Development since 2015. Monica will take over from Corinne King, who is retiring as the current CEO of KGEFCU after successfully leading the credit union for the past 10 years.

Announcing Monica's appointment, KGEFCU's Board Chairman, Mel Ota, said:

"Monica has a proven background as a visionary. Her record of accomplishments is exemplary and we look forward to her leading the way in fulfilling our members' financial needs."

"Monica was chosen from a competitive pool of candidates and a rigorous selection process. She is an ideal leader who will help to strengthen the financial wellness of KGEFCU's members and our Kauai community," Corinne King said. "I am personally overjoyed for our membership to be handing over the reins to someone as competent and as innovative as Monica."

Reflecting on her appointment as KGEFCU's next CEO, Monica said: "I am honored to join the KGEFCU leadership team to further champion our not-for-profit banking model benefiting our local community. I look forward to building on our strong legacy of people helping people." Monica holds an MBA from the Thunderbird School of Global Management and has worked in the field of Economic and Community Development on five continents. Monica's Strategic Development background at her former Kauai credit union was instrumental in launching in-school branches and Financial Literacy Fairs at several schools across the island. Monica is also a Board Member and Entrepreneurship teacher with Junior Achievement Kauai, an after-school K-12 Program that empowers young people to take part in their own economic success.

BOARD OF DIRECTORS

Melvin Ota - Chairman
Cyndi Ayonon - Vice President
Kenneth Villabrilie - Treasurer
Roberta Charles - Secretary
Kyle Okamura - Mem. Officer
Byron Watanabe - Director
Patrick Babarino - Director

MANAGEMENT

Monica Belz - CEO
Shane Corregedore - EVP/CFO
Sean Kaley - Operations
Leah Michaels - Marketing

SUPERVISORS

Myrvie Buster - Lending
Joyce Arellano - Operations

FIELD OF MEMBERSHIP

County, State and Federal Employees, and Employees of Select Employer Groups (SEGs) and their immediate families.

HOLIDAY CLOSURES

Prince Kuhio Day -
March 26th
Good Friday -
March 30th
Memorial Day -
May 28th
King Kamehameha Day -
June 11th

KAUA'I GOVERNMENT EMPLOYEES FCU

2976 Ewalu Street
PO Box 711
Lihue, HI 96766

Telephone: 808-245-2463
Website: kgefku.org

Telephone Banking
800-330-8115

Lost/Stolen Debit Cards
800-472-3272

BUSINESS HOURS

Monday – Wednesday
7:45a.m. – 4:30 p.m.

Thursday 8:30a.m. – 4:30 p.m.

Friday 8:30a.m. – 6:00 p.m.

DRIVE-THRU HOURS

Monday – Thursday
9:00a.m. – 4:00p.m.

Friday 9:00a.m. – 5:30p.m.

STAY CONNECTED
@KGEFCU



HAVE YOU UPDATED YOUR
MOBILE BANKING APP?

CHECK US OUT IN THE APP
STORE, SEARCH "KGEFCU"



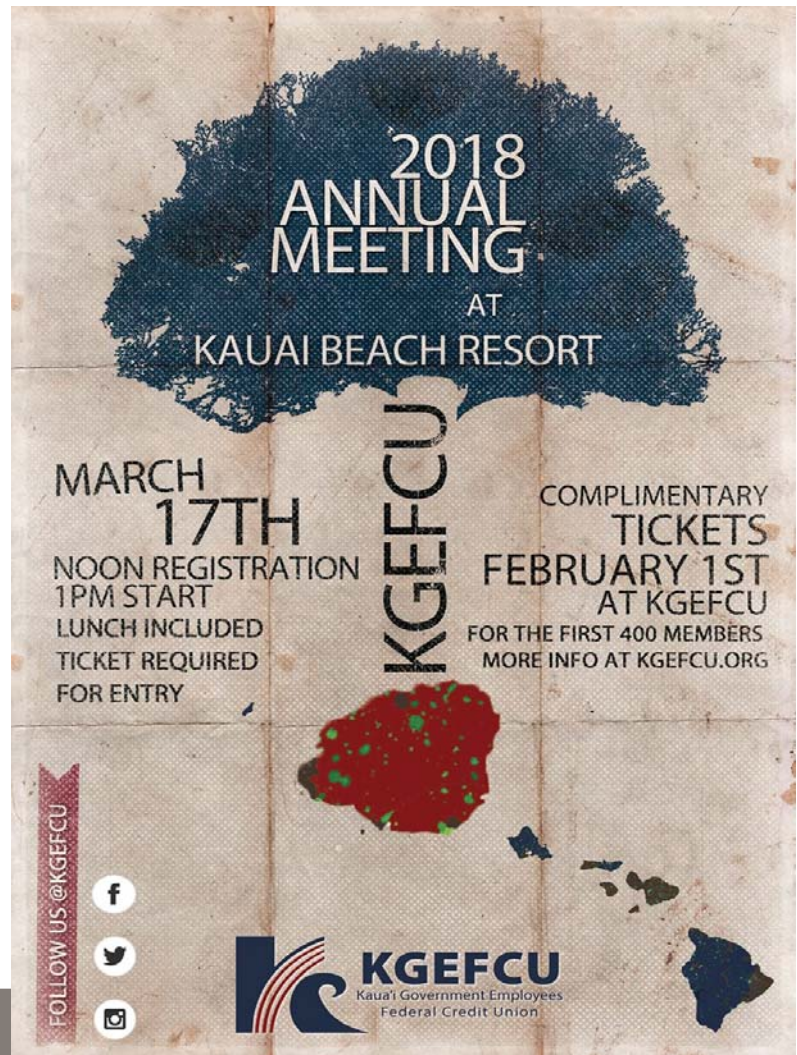
COMMUNITY CORNER

SAVE THE DATE: YOU'RE INVITED

ANNUAL MEETING IS APPROACHING FAST!

WE WILL SEE YOU SOON!

Please join us for the 71st Annual Meeting to be held at the Kauai Beach Resort at noon on March 17th, 2018. Food and refreshments will be provided, along with giveaways and our business meeting. We plan to inform our members about some exciting new services to make it easier and faster to do your banking with us, as well as growing your financial portfolio. Make sure to get your complimentary ticket before they are all gone! Registration starts at noon!



MARK YOUR CALENDAR MARCH 17TH!

WANT TO STAY UP TO DATE WITH ALL THE LATEST PROMOTIONS? TUNE IN TO YOUR FAVORITE STATIONS AND LISTEN FOR KGEFCU ON THE AIR!



SERVICE CENTER



DRIVE EVEN HAPPIER WITH A

1%^{APR*} **RATE DISCOUNT ON YOUR NEXT AUTO LOAN!**

Rates as low as **1.25%** THROUGH MARCH 31ST!

*Rate includes 1.0% rate reduction for qualified borrowers. Rates start as low as 2.25% APR for 48 months before rate reduction. †Annual Percentage Rate. This offer does not apply to loans currently financed by KGEFCU. Actual rates are based on credit rating, loan term and year of vehicle. Rates and terms are subject to change without notice. ‡Additional restrictions may apply. Loan subject to credit approval. Application must be received by 5:00 PM on the day of the promotion.



FIVE \$1,000 SCHOLARSHIPS AVAILABLE!
ATTENTION ALL HIGH SCHOOL & KCC STUDENTS, THIS ONE'S FOR YOU!



Starting college?

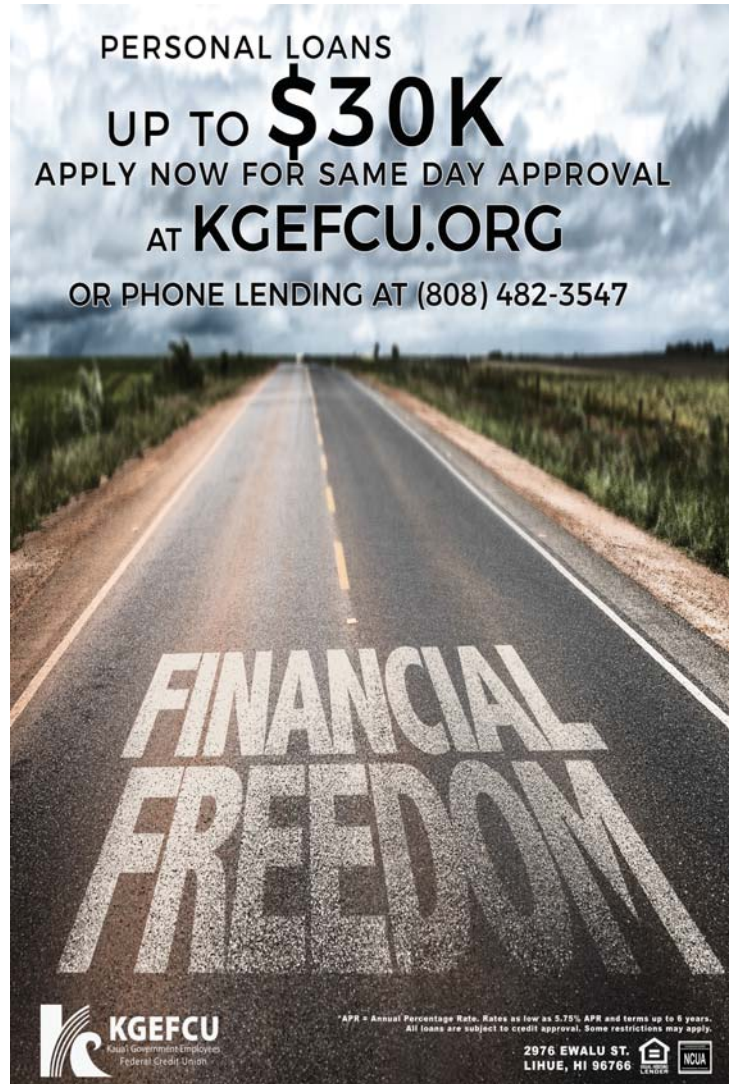
Apply for the 29th Annual Scholarship Program today!

Let us invest in your future!

 **KGEFCU**
Kauai Government Employees Federal Credit Union

DEADLINE MARCH 31ST!

PICK UP AN APPLICATION FROM YOUR GUIDANCE COUNSELOR, DOWNLOAD ON OUR WEBSITE AT KGEFCU.ORG OR VISIT OUR BRANCH!



PERSONAL LOANS


UP TO **\$30K**

APPLY NOW FOR SAME DAY APPROVAL


AT **KGEFCU.ORG**

OR PHONE LENDING AT (808) 482-3547

FINANCIAL FREEDOM

 **KGEFCU**
Kauai Government Employees Federal Credit Union

*APR = Annual Percentage Rate. Rates as low as 5.75% APR and terms up to 6 years. All loans are subject to credit approval. Some restrictions may apply.

2976 EWALU ST. 
LIHUE, HI 96766

MARKET MATTERS

MEET SEAN KALEY, OUR NEW CHIEF OPERATIONS OFFICER



KGEFCU WELCOMES ANOTHER NEW EXECUTIVE STAFF MEMBER THE TEAM

Sean Kaley comes to Kauai Government Employees FCU with over 15 years of credit union experience. Prior to joining KGEFCU, Sean worked with Kauai Community FCU since 2003 as a Financial Services Representative, Loan Counselor, Financial Services Supervisor, and most recently, Vice President of Risk Management. Sean has also worked in Colorado for Premier Members FCU, WestStar Bank, and Bank of Colorado.

Sean has a Bachelor's Degree in Anthropology from the University of Colorado, and is a recent graduate from Western CUNA Management School, a program designed specifically to develop credit union leaders.

Sean and his wife, Nadia, have two children: Nai'a and Leo. Sean is excited to join the KGEFCU family!

KGEFCU BOARD APPROVES 1% SPECIAL DIVIDEND!

During the November 30th board meeting, KGEFCU approved this special 1% dividend to be paid to members based upon their primary share account balance as of October 31, 2017.

This special dividend will be credited on or before December 31, 2017.

Your board recognizes the value of member loyalty.

Nothing gives us more joy than giving back profits in the form of dividends to our members!

CURRENT RATES

SHARES	APY (Annual Percentage Yield)
▶ Regular Shares.....	0.150%-0.401%
▶ Christmas Club Account.....	0.150%
▶ Money Market Account.....	0.200%-0.602%
▶ Individual Retirement Account.....	1.250%-1.257%
▶ Traditional & Roth IRA Certificate.....	1.160%-2.422%
▶ Share Certificate.....	1.160%-2.422%
▶ Share Draft.....	0.150%

*Contact your credit union for information on applicable fees and terms
LOANS.....(Annual Percentage Rate)

Personal Loan

▶ 1 Year.....	5.75%-14.99%
▶ 2 Years.....	6.25%-15.99%
▶ 3 Years.....	6.75%-16.49%
▶ 4 Years.....	7.25%-16.99%
▶ 5 Years.....	7.75%-18.00%
▶ 6 Years.....	8.50%-12.50%

Platinum VISA Credit Card with UChoose Rewards.....7.99%-12.99%

Share Secured

▶ 1 – 3 Years as low as.....	3.50%
▶ 4 – 5 Years as low as.....	4.00%
▶ 6 – 7 Years as low as.....	4.50%
▶ 8 – 10 Years as low as.....	5.00%

Share Draft Overdraft Line of Credit.....10.00%-16.00%

New & Used Auto Loans*

▶ 1 – 4 Years 100% Financing.....	2.25%-13.95%
▶ 5 Years 100% Financing.....	2.75%-15.99%
▶ 6 Years 100% Financing (\$20,000 and over).....	3.25%-16.49%
▶ 7 Years 100% Financing (\$30,000 and over).....	3.75%-17.99%

Combine These Discounts For Maximum Savings On Your Next Auto Loan —

Take an Additional .25% off when you:

- ▶ 0.25% with automatic payment from your KGEFCU checking account.
- ▶ 0.25% with a 10% down payment.
- ▶ 0.50% with a 20% down payment.
- ▶ 0.25% for any non-hybrid vehicle that receives a combined miles per gallon rating of 30 mpg or greater as determined by the U.S. Department of Energy and published at www.fueleconomy.gov.
- ▶ 0.25% for new and used vehicles financed by an active duty member of the U.S. Military (Army, Navy, Air Force, Marines, Coast Guard, National Guard or Active Reserves.) Spouses and retired military personnel are not eligible.

Mixed Collateral (Signature & Shares) up to 5 Years.....2.75%-16.49%
up to 6 years if loan amount is greater than 20k & based on credit worthiness
.....6.25%

Contact lending dept. for current rates:

- ▶ Mortgage Loans – 15yr. Balloon/30yr. Amort; Fixed up to, \$650,000
Owner Occupied, 1st Mortgage & 2nd Mortgage
- ▶ Mortgage Loans – 20 Year Fixed, up to \$650,000
Owner Occupied, 1st Mortgage & 2nd
- ▶ Home Equity Line Of Credit (HELOC) – 15 Year Variable
80% of Equity Value or \$350,000 Maximum (whichever is less)
- ▶ Home Equity Line Of Credit (HELOC) – 20 Year Variable
80% of Equity Value or \$350,000 Maximum (whichever is less)

KGEFCU Student Loans.....6.25%

- ▶ Up to \$8,000 per year, up to ten years repayment. (Subject to change annually.)

Share and loan rates and the Annual Percentage Rate are subject to change without notice. We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. Dividend Rates effective 1/1/2017. Your savings is federally insured to at least \$250,000 and is backed by the full faith and credit of

*the United States Government. The
**National Credit Union
Administration** is a U.S. Government
Agency.*

