

# Kahuku Federal Credit Union

## NEW DIVIDEND RATES

Your Kahuku FCU surveyed the savings and share certificate rates of other banks and credit unions in Hawaii on June 10, 2020 with the following results.

<u>Company</u>	<u>Reg Savings</u>	<u>90-day CD</u>	<u>6-mo CD</u>	<u>1-yr CD</u>
First Hawa	.02%	n/a	.08%	.13%
HI State FCU	.10%	n/a	.30%	.40%
HI USA FCU	.10%	n/a	.20%	.35%
Koolau FCU	.05%	n/a	.20%	.25%
Pearl HI FCU	.10%	n/a	.50%	.80%
Kahuku FCU	.75%	.85%*	n/a	1.16%*

If you're looking to get the highest deposit rates for up to one year, look no further. Come in and take advantage of our exceptional rates.

\*effective 7/1/2020

## NEED TO REFINANCE YOUR TRUCK LOAN AT THE "OTHER" BANK. COME SEE US.

And it's not just truck loans, but also car loans and personal loans at banks and finance companies and banks. It's frustrating when your lender is on the mainland and can't pronounce your name or street address. Or when you have to call him 5 hours earlier because of the time difference. And you have to send your payment 10 days earlier to make sure you don't get a late charge and a bad credit rating. Avoid all these problems when you refinance your loan with us. It's easy and fast. Call us and we'll tell you how.

## THIRD QUARTER 2020

*Are you having trouble making your KFCU loan payments because you have reduced work hours or on furlough? Come in and get a loan extension for no cost and protect your credit rating.*

### Hours of Operation

M-F	8:00am-4:00pm (closed noon-1:00pm for lunch)
Sat	8:00am-12:00 noon

### Loan Rates

<u>Type</u>	<u>Term</u>	<u>Rate (APR)</u>
Share-secured up to 10yr		2.5% over div rate
Auto/truck	up to 6yr	5.75%-17.5%
Personal	up to 4yr	7.75%-18%

### Share Rates

<u>Type</u>	<u>Rate</u>	<u>APY</u>
Reg shares	0.75%	0.75%
90-day CD (\$500 min)	0.85%	0.85%
1-year CD (\$500 min)	1.15%	1.16%
1-year CD (\$10,000 min)	1.15%	1.16%
Christmas (\$2500 max)	4.00%	4.06%

KAHUKU FEDERAL CREDIT UNION  
56-576A Kamehameha Highway  
PO Box 245  
Kahuku HI 96731  
Phone: (808) 293-9063  
Fax: (808) 293-7667  
Email: kahukufcu@aol.com

*Like family, we care*

#### Disclosure of Information about Former Members

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

#### *Disclosure of Non-Public Personal Information to Third Parties*

*We carefully control and limit the sharing of information about you. We do not disclose non-public personal information about our members to anyone except carefully selected support services companies (for example: check/share draft printers, data processors, consumer reporting agencies and statement printers) and financial service providers (for example: insurance companies and mortgage servicing companies.)*

*In order for us to conduct the business of our credit union, we may disclose all of the non-public personal information we collect about our members, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint products and services to enhance our relationship with our members.*

*To protect our members' privacy, we only work with companies that agree to maintain contractual confidentiality provisions limiting the use of the information we provide to the particular arrangement. We do not permit these companies to otherwise use or sell the information we provide to other third parties.*

*We may also disclose non-public personal information about you to third parties not described above under circumstances permitted or required by law. These disclosures include information to process transactions on your behalf, to conduct the operations of our credit union, to follow your instructions as you authorize, or to protect the security of our financial records..*

## **PRIVACY NOTICE AND DISCLOSURE**

Kahuku FCU values your membership and the trust you have placed in us. We are committed protecting your privacy and safe-guarding your personal financial information. We follow all applicable local state and federal laws concerning personal financial information. This joint Privacy Notice and Disclosure describes the privacy policy and practices of Kahuku FCU concerning the non-public personal information from us as we conduct the business of the credit union.

### **Information we collect about you**

We collect non-public personal information about you which is necessary to accurately and safely administer our business in providing services, products, and other opportunities to you from these sources: information we collect from you in person on applications and by other means; information about your transactions with us; information we received from consumer reporting agencies; and other information we receive from non-affiliated third parties. We may disclose all of the information we collect, as described above, as permitted by law.

### **Fair Credit Reporting Act**

In accordance with the Fair Credit Reporting Act (FCRA), the credit union will only share its "experience" and "transaction" information (as defined under the FCRA) with its affiliates. The Credit Union will not share "other" information with its affiliated unless permitted by law and by our policies.

### **Information Protection Practices**

Kahuku FCU's information security policies are based on industry standards for protection of the confidentiality, integrity, and continuous availability of the information. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non-public personal information.