



GOT ONE OF THESE?
IEG FCU Debit Card



**Independent Employers Group
Federal Credit Union**

Vol. 13, Issue 3 | Third Quarter 2011

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Simply search IEG FCU on Facebook
and we'll keep you updated!

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

Where We Are

& Mailing Address:

375 Kekuanooa St.
Hilo, HI 96720-4360
Phone: (808) 961-6691
Toll Free: (800) 762-3958
Fax: (808) 935-0306

website:

www.iegfcu.com

e-mail:

iegfcu@iegfcu.com

Hours:

Monday
8:30 am - 1:30 pm
Tuesday - Thursday
8:30 am - 5:00 pm
Friday
8:30 am - 6:00 pm

Correspondent Credit Union Locations For:

OAHU:

Hawaiian Tel EFCU
• Bishop St.
• N. King St.
• Waipahu
• Wheeler AFB
Aloha FCU
• Kamehameha Hwy

KAUAI :

Kauai Community FCU
• Eleele
• Kapaa
• Kukui Grove
• Lihue
• Waimea

MAUI :

Valley Isle FCU
• Wailuku Branch Only

BIG ISLAND:

North Hawaii FCU
• Honokaa
HFS FCU
• Hilo
• Keaau
• Kealahou
• Kona Coast Shopping Center
• Prince Kuhio
• Kamuela (Waimea)
Hawaii County EFCU
• Hilo



Happy Holidays

The Staff, Management and Volunteers wish
the entire membership a happy and safe holiday season

We thank you for your continued trust and confidence in allowing us to take care of your financial needs. Mele Kalikimaka and Hau'oli Makahiki Hou!

The Holiday Season is now upon us again. Before you know it, Thanksgiving is here. And just after that Christmas and

New Years are upon us.

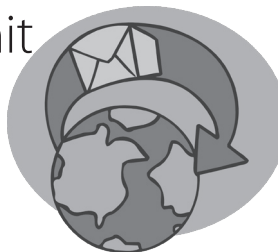
In this economy we all must be responsible for what little money we have to celebrate the holidays. Please be careful. Keep your wallet and credit cards safe. Be careful when making purchases on the internet by knowing what sites you are on. If you need financial help through the holidays, see your favorite person

at the Credit Union and ask how we may be able to help with a short term loan, skip a pay or simply helping you to organize your finances.

We have financial education available through our web site (www.iegfcu.com) and lots of brochures in our ABCs of IEG library at the main office.

New Service - World Wide Remit

Send money to friends and family – to many countries around the world – for one low cost. For example, transfers to the Philippines or any other country can be picked up in cash at a variety of locations. Direct deposits and door to door delivery is also available. Some of the other countries available in



this program include Egypt, Indonesia, Thailand, India, Mexico and many more places.

And join our Frequent Remitter Program. After 10 remittances, you get one free.

Skip-A- Payment



Once again IEG FCU offers Skip-A-Pay for its borrowing members. You can simply ask to skip one payment

in November, December or January by completing the form included in this month's statement.

THE INDEPENDENT VOICE

Holiday Closures

Discoverer's Day

Monday, October 10

Veteran's Day

Friday, November 11

Staff Training

Friday, November 18. Close at 5:00 PM

Thanksgiving Day

Thursday, November 24

Christmas Day

Monday, December 26

New Years Day

Monday, January 2, 2012

DIVIDEND RATES

Rates are subject to change without notice. Rate may change after the account is opened. Fees could reduce the earnings of the account. Penalty will or may be imposed for early withdrawals.

Shares (savings)	
Under \$100.00	0.00% APY ¹
\$100.00 and Over	0.20% APY
Special Sub-Shares	0.20% APY
Share Draft (checking) Effective 1/01/2010.....	0.00% APY
I.R.A. - Reg	Call IEG FCU or visit our website
I.R.A. - 12 Months (\$10,000 min.)	Call IEG FCU or visit our website
I.R.A. - 24 Months (\$10,000 min.)	Call IEG FCU or visit our website
Christmas Savings (10/01/11-09/30/12).....	0.30% APY
Money Market Shares Effective 12/01/2010	
Under \$2,500	0.20% APY
\$2,500.00 & Over	0.30% APY
Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/1/2011 - 3/31/2012).....	0.40% APY

LOAN INTEREST RATES

Share Secured (Variable rate).....	2.20% APR ²
Share Secured Line of Credit.....	3.25% APR
Personal Line of Credit	12.00% APR
Share Secured EZ Line of Credit (variable).....	2.70% APR
Personal EZ Line of Credit (variable)	7.00% APR
Signature Loans	ALA 6.00%
Vehicle Loans	ALA 4.50%

¹ Annual Percentage Yield

² Annual Percentage Rate

BOARD OF DIRECTORS

Delmar B. Kleckner	Chairman
Gerald T. Nagata	Vice-Chairman
Gerald F. Sato	Treasurer
Deane W. Kysar	Secretary
Rose Bautista	Director
Martha M. McNicoll	Director
Lenny Sugiyama	Director

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



EQUAL HOUSING LENDER
We Do Business In Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

IEG FCU SCAM WATCH

RESTAURANT CREDIT/DEBIT CARD FRAUD



When you go to a restaurant it is BEST if you

do not give your credit or debit card to the waiter or waitress.

It is BEST to take your card to the cashier and watch where they

scan your card.

There have been reports on the Big Island of card information being stolen at restaurants by unscrupulous waiters.

If you do not know the person waiting on your table, take your credit or debit card to the cashier and watch them scan your card.

VISA Benefits For Our Members

Student & Young Adult

In school and need a Credit Card? Parents need a way to help their Children build Credit? Just Starting out in the work-a-day world? IEG FCU's new

Student & Young Adult Visa Program may be your answer.

VISA Promotion

Haven't used your debit card in 12 months? Use it now and through

the holiday season and you will automatically be entered into a drawing to win **CASH - Yes \$300 in COLD CASH.**

\$400 Cash Drawing

Use your IEG FCU

VISA Credit Card every month over the holidays (at least \$250 per month in new charges) and be entered to win \$400 in COLD CASH at the end of January. That's one entry for each month your new purchases exceed \$250.00.

Flu Shots

Friday, October 14, 11:30 AM to 1:00 PM - come get your flu

shot. Bring your health insurance card and it may be free. Another community service of IEG FCU.



Credit Union Day

Friday, October 21 (11:00 AM to 4:00 PM) - Come join us for Hot Dogs, juice and

some crazy prizes. Jean Matsumoto will be here to help us all celebrate Credit Union

Day and our appreciation of all our members who work together to help each other.

Want One Free Shopping Bag?

The first 5 people to call the credit union (each month for October, November & December) -

and answer one question



about this newsletter, will get one FREE IEG FCU bag. If you live out of town, just call and we'll mail you the bag.

Did You Know Dat?

Did You Know Dat? - If you have an IEG FCU Platinum Credit Card you can go to www.scorecardrewards.com to view you rewards points and place your order for free stuff!

Did You Know Dat? - Many stations will place a "hold" on your Debit Card of \$75 or more for 24 hours even though your charge is less? Take your debit card to the attendant and tell them how much gas you would like to charge to your card.