



GOT ONE OF THESE?
IEG FCU Debit Card



**Independent Employers Group
Federal Credit Union**

Vol. 13, Issue 4 | Fourth Quarter 2011

facebook

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 Kekuaanaoa 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 NEW YEAR

The Staff, Management and Volunteers wish the entire membership a happy and safe New Year

IEG FCU has lots planned for 2012 to make financial services for members better and better and better. Keep in touch all year round for special deals on Vehicle and Motorcycle loans, New mortgage products and other special deals

and improvements on our services for you.

Follow us on Facebook. Just Search IEG FCU and like our page. Then you will get a notice every time we post something new. There's always something new at IEG FCU, for you.

Are You A Winner?

Winners for our cash drawing for using your IEG FCU VISA Credit Card will be announced in February. You still have until the end of January to use your card so you can automatically be entered into our

drawing for COLD Cash.

The IEG FCU Holiday Sweepstakes continues through January 2012. Yes, you have until

January 31, 2012 to spend at least \$250 in any of our Sweep-stakes Months and you will be eligible to win Cold Cash.



SPRINT at a Discount!

Because you are a member of IEG FCU you are eligible to receive discounts at Sprint. For residential customers, you can receive up to 10% of regular phone service on Sprint. Business customers

can receive up to 25% on certain services. Interested? Call Sprint at 877. SAVE.4.CU. You can also go to the IEG FCU Website (www.iegfcu.com) and click on the Sprint banner near the top of our home page.

Skip-A-Pay

SKIP A PAY is still available through the month of January. If you need a little help

recuperating from the holiday shopping frenzy, take advantage of skipping one month's loan payment. Stop by or call for details.

THE INDEPENDENT VOICE

Holiday Closures

Martin Luther King Jr Day
Monday, January 15

Presidents' Day
Monday, February 20

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)040% 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



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

Money Line Telephone Connection

Audio Response has been down for a while

Management is working diligently with the data processor to get your telephone access restored. Once a completion date is given to us, we will post the news on our website. We apologize for the inconvenience. In the mean time, please call for service.

Also, in November Debit Card PIN Based transactions did not work at selected vendors. This was caused by 2 things. First the new Debit Card ruled passed by congress gave the authority to stores to direct how debit transactions are paid. Second, there

was an error by one of the major processors as they put IEG FCU ID number into their system. If a store had selected their system to be the priority way for a debit card transaction to be paid, the transaction was rejected, because your account number did not exist on their system. This has been fixed.

But always

remember – If your PIN number does not work, you may swipe your Debit card purchase as a “Credit” transaction (although your card says Debit) and sign for it. Signature based transaction have and continue to work efficiently. We apologize for the inconvenience and because it is fixed, this is testimony to your IEG FCU staff for making sure everything got fixed.

Are You Inactive on the IEG FCU Internet Banking?

If the answer is yes, your username may be deleted from the files. It is costly to keep inactive usernames within the internet branch data base. In January we will review who has been inactive for

6 months. We will remove those who are inactive. DO NOT FEAR – If your name was removed because of inactivity, you can always sign up again.

IEG FCU encourages all our members to

sign up and use the IEG Internet Banking. It is a very secured and convenient way to transfer money between accounts, make your loan payment, keep track of all share drafts and other

transactions. It's also one of the best ways to prevent fraud by easily viewing your account transactions.

Are all those transactions yours?

If not, give us a call immediately.

SCAM ALERT

It is very important to keep reminding everyone NOT to give their personal information over the phone. If you make a mistake, you need to call your Credit Union and Credit Card companies immediately to stop future transactions until you straighten things out. That's IMMEDIATELY!

There continue to be too many people calling to get your personal information or ask you to send money because you've won a sweepstake.

In early December, Bernard's (manager of IEG FCU) friend received a phone call that acted to be Bernard. He said that he had traveled to Canada and was stuck and if he could send (via Western Union) \$800 to help him get a plane ticket home. Bernard was not in Canada, he was here at work. Bernard's friend was smart enough to call him at work.

It's OK to give out information when you start the phone call and absolutely know who you are talking with.

Did You Know Dat?

All IEG FCU members receive FREE (no ATM Fee) cash advances on your IEG VISA Cards and IEG Debit Cards at any First Hawaiian Bank within our State of Hawaii



Did You Know Dat?

Many gift cards have expiration dates. So check out and use those gift cards stuck in your wallet or in the kitchen drawer before they expire. We don't want our members to lose out.