

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

Where We Are:

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

Mailing Address

P.O. Box 4369
Hilo, HI 96720-0369

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 :

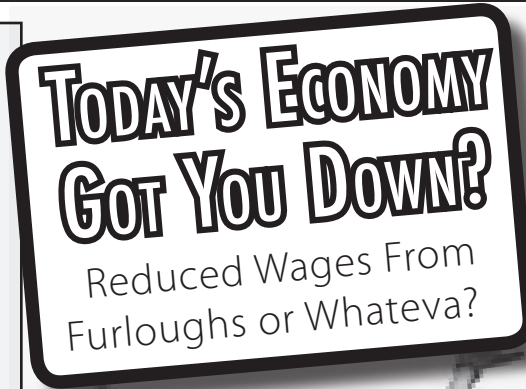
- Kauai Community FCU
- Eleele
- Kapaa
- Kukui Grove
- Lihue
- Waimea

MAUI :

- Kulia Ohana FCU
- Wailuku

BIG ISLAND:

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



BE PROACTIVE TO PROTECT YOUR CREDIT

If you will experience a reduction in your income because of layoffs, furloughs, reduced hours, or even a cut in pay; **BE PROACTIVE** about your debt payments. See your representative at IEG FCU and discuss some the ways you can better budget your reduced income and

even reduce your debt payments. Some day this economic mess will be gone and you will be ready to borrow again. In today's world credit history is very important in obtaining loans, now and in the future. So make sure you protect your credit, budget before you have lower income. See your IEG FCU representative and discuss lowering your payments and protect your good credit.

HIGHLIGHT OF MY LIFE

Forty-eight years, most people would say what a long time. But for me, because I loved what I was doing and the challenges it gave me, believe me, time flew by.

It was a wonderful experience seeing the Credit Union grow from a plain savings and consumer loans service to a full service financial institution.



I would like to take this opportunity to **THANK** our loyal members for their support. I Thank the officials for their guidance and understanding, especially Gerald Sato, our Treasurer, for being my lifeline these past few years. Most of all

I give thanks to our terrific staff. Without them we could not have done all we have done for the IEG Membership. And Zelda, thanks for the past 32 years.

I leave you all in good hands. The Search Committee did a fine job on hiring

my successor, Bernard Balsis. Please give him your friendship and loyalty as you have done for me all these years.

Thank you all for a terrific career. You have all been the highlight of my life.

Aloha
Jean Matsumoto

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Holiday Closures

Memorial Day
Monday, May 31, 2010
Independence Day
Monday, July 5, 2010

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	0.50% APY
Special Sub-Shares	0.50% 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 (10/1/09-9/30/10)	2.00% APY
Money Market Shares Effective 01/01/2010	
Under \$2,500	0.25% APY
\$2,500.00 & Over	1.00% APY
Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/01/2010-3/31/2011)	1.00% APY

LOAN INTEREST RATES

Share Secured (Variable rate).....	2.50% APR ²
Share Secured Line of Credit.....	3.75% APR
Personal Line of Credit	12.00% APR
Share Secured EZ Line of Credit (variable).....	3.00% APR
Personal EZ Line of Credit (variable)	7.00% APR

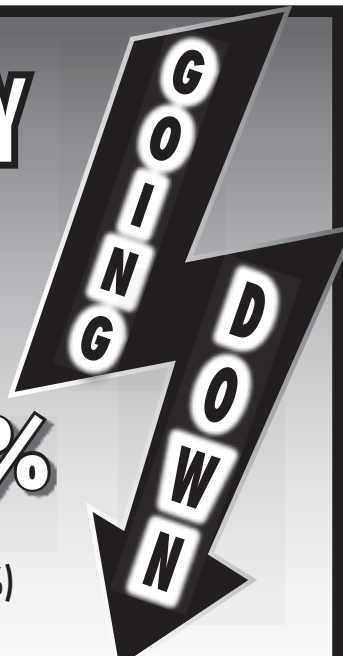
¹ Annual Percentage Yield
² Annual Percentage Rate

HOME EQUITY RATES

FIX YOUR HOME EQUITY RATE NOW

2 YEARS AT 4.50%

(If adjusting today the adjusting rate is 5.00%)



For all new Home Equity Loans with a minimum first advance of \$20,000. The reduced floor rate is 5.00%. Please call or visit for more details.



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IEG Federal Credit Union
9691-991

May 1, 2010 to May 2, 2010

LOCATION ~ HILO PLAZA BUILDING ~ 180 KINOOLE STREET ~ SUITE 203
~Includes sitting for up to 12 people ~Several poses to choose from
~Convenient location & appointment times ~Fine Art Background

BOARD OF DIRECTORS

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



Want to reduce your cost of gasoline?

Yes? Pick up your application to join HFN today. The application to join HFN for cheaper gas is available at your IEG FCU office. Stop by and pick up one today. We'll fax it over to them for you.

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.