

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

**Where We Are
& Mailing Address:**

375 Kekuanaoa 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 :

Kulia Ohana FCU
• Wailuku

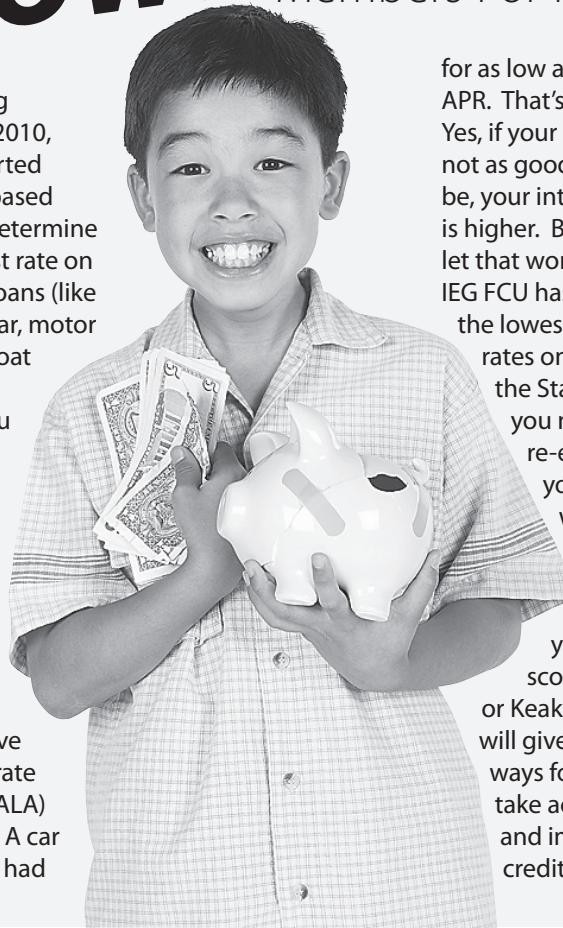
BIG ISLAND:

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

WOW!

Your Credit Union Now Rewards
Members For Having Good Credit

Beginning October 1, 2010, IEG FCU started to use risk based pricing to determine your interest rate on consumer loans (like signature, car, motor cycle and boat loans). This means if you have really good credit you get a really good interest rate. For example, a 1-year signature loan will have an interest rate As Low As (ALA) 6.00% APR. A car loan can be had



for as low as 4.50% APR. That's fantastic. Yes, if your credit is not as good as it could be, your interest rate is higher. But don't let that worry you; IEG FCU has some of the lowest interest rates on loans in the State. And, if you need help re-establishing your credit, we will help you. Yes, to improve your credit score see Sam or Keaka and they will give you all the ways for you to take action now and improve your credit.

Check out our everyday low loan rates today.

**Remember
To Opt-In**

Have you Opted In to protect yourself from the surprise of an overdraft and possibly losing Debit Card privileges?

**Mailing
Address**

To help expedite anything you mail to us, please mail payments, documents and general correspondence to our physical office address:
IEG FCU
375 Kekuanaoa St.
Hilo, HI 96720-4360

Food
Bank
Donations
Wanted!

THE FOOD BASKET



Hawaii Island's Food Bank

Non-perishable food items for donation to Hawaii Island's Food Bank continue to be accepted. The

basket is to the right as you enter the door. Please help those less fortunate than you.

The Times They Are A Changin'

The economy affects all of us. This is what the big wig economists call the new norm. We learn to live with less. And boy are we all feeling the pinch.

Your Credit Union is continuing to evolve with the times. Beginning November 1, 2010 there will be a late fee for all loans 15 days

or more delinquent. The charge will be 5% of the past due amount, or \$5.00, whichever is greater. At the same time, your Credit Union has found a way to save you money with risk based pricing of consumer loans. So keep good credit and save on all your loan expenses with IEG FCU.

THE INDEPENDENT VOICE

Holiday Closures

Discoverer's Day

Monday, October 11, 2010

Veteran's Day

Thursday, November 11, 2010

Thanksgiving Day

Thursday, November 25, 2010

Closing at 1:30PM On

Christmas Eve (12/24) and New Year's Eve (12/31)

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	0.25% APY
Special Sub-Shares	0.25% 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 (10/01/10-09/30/11)	0.50% APY
Money Market Shares Effective 10/01/2010	

Under \$2,500	0.25% APY
\$2,500.00 & Over	0.45% 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).....	2.25% APR ²
Share Secured Line of Credit.....	3.25% APR
Personal Line of Credit	12.00% APR
Share Secured EZ Line of Credit (variable)	2.75% 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
Ted E. Dixon	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 Equal Housing Lender and the Equal Credit Opportunity Act.

HOME EQUITY LINES OF CREDIT

FIX YOUR HOME EQUITY RATE NOW

Save with the fantastic interest rates for Home Equity Lines of Credit at IEG FCU. Check out our everyday low loan rates today.



Celebrate International Credit Union Week at IEG FCU!

Have a snack, get cool and enter to win! October 18 through 23 is International Credit Union Week. All week there will be

cookies and juice for those doing their financial business at IEG FCU. In addition members are invited to enter a drawing to be completed

at the end of the week. There will be McDonald's certificates, an orchid plant and some other neat things everyone

can use. So stop by, do your financial business and celebrate International Credit Union Week with your IEG FCU family.

Flu Shots!

Where? IEG FCU Main office
When? Friday, October 15, 2010
Time? 11:00 AM to 1:00 PM
What? Get your Flu Shots!

Bring your medical insurance card. KTA pharmacy staff will need the information to cover the cost of the

immunization, just as your primary care physician would need. If you don't have insurance, the cost is only \$37. That's a lot

cheaper than paying for the doctor's visit plus the shot. **SAVE bucks on October 15! Get immunized at IEG FCU!**

Privacy Statement

IEG Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our credit union at (808) 961-6691 or (800) 762-3958.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

• Information obtained when verifying the information you provide on an application or other forms - this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions

on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with IEG Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

IEG Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.

- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.