



GOT ONE OF THESE?
IEG FCU Debit Card



**Independent Employers Group
Federal Credit Union**

Vol. 12, Issue 4 | Fourth Quarter 2010

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 :

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

Spring HAS SPRUNG

With the IEG FCU Home Equity Line of Credit!

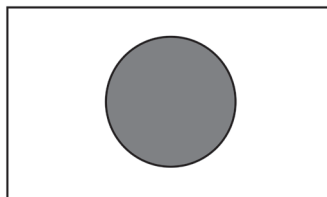


Save big time with **3% APR**
fixed rate for the first two
years of your outstanding
balance. After 2 years the rate
will adjust quarterly with the present
adjusting rate set at 5% APR.

*Please call 961-6691 for more information.
Ask for Sam or Keaka.*

Japan Relief

IEG FCU has joined hands with other Credit Unions on the island to accept donations for the relief and assistance activities in Japan. All donations will be sent to the Japanese Red Cross Society. They know the most serious needs. Thus, your donation will be targeted to the most urgent needs in Northern Japan. Because your donation

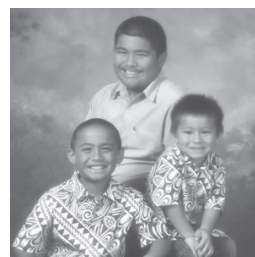


will go to the Red Cross, it is tax deductible. If you would like to transfer a donation from your account, please call us today and our Member Services representatives will help you with your transaction to help the people affected by the disaster in Japan.

**Free
Professional
8x10 Portrait
Cox
Photography
Studios
Capture A Moment
In Time**

*Call to book your
appointment & receive
your free gift
961-6691*

April 30, - May 1



**Hilo Plaza Building
180 Kinoole
Suite 203**

THE INDEPENDENT VOICE

Holiday Closures

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

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 12/01/2010	
Under \$2,500	0.20% APY
\$2,500.00 & Over	0.40% 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).....	2.25% 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
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.

IEG FCU SCAM WATCH

THE SKIMMERS HAVE COME TO HAWAII

Don't be skimmed! The skimmers have come to Hawaii. Fake credit and debit card readers have been placed in or on ATM machines, Gas station pumps or even hand held by waiters at restaurants.

What to do? – Take note of the card reader. That is the machine where you

swipe your card. Does it look different than usual? Listen to the news and read the paper. Problems will be publicized to keep you alert. At restaurants, take your credit card up to the cashier and watch them swipe the card. Then you know it's legit. The main idea is to

know where you are using your card and who has control of it. Only you should have control of your own debit or credit card. You should also keep track of all your transactions in your account. Use your IEG FCU on-line banking or your Money Line audio response

to monitor your account. That way you will know if something bad happens and you can contact us to get things fixed while it is still fixable. Be alert, take control of your credit and debit cards and keep track of your account. This will keep you safe and secure.

We Heard You!

We solved the problem for you. A couple IEG FCU members had difficulty getting cash from their IEG FCU Travel Cards at the Fremont and California Casinos in Las Vegas. These good members came to us and we acted. We called VISA and VISA is upset

that there was difficulty getting cash. We heard this was a problem in most places in downtown Las Vegas. They will be contacting the hotels in "Downtown" Las Vegas to teach them how to process the IEG FCU Travel Card advances. Hotels

and Casinos on the Strip accept all our cards. We continue to follow up that this does not happen again. Thank you for letting us know so we can make sure the products and services for you are the best available. And we'll keep it that way.

Please Wrap Your Coins

With all we do for you, it is difficult for us to wrap your coins. And for a Credit Union our size, one of them coin

sorting machines is expensive. We have ordered more coin wrappers and will provide them to our members for free. We should

have them in stock soon. Thank you for helping us provide improved services for you. Please deposit only wrapped coins.

Reminder About Your Debit Card

Your IEG FCU Debit Card is linked to your checking account. That means all transactions done using your Debit Card go through your checking account. When you withdraw

cash at an ATM, the money comes from your checking account. You can make transfers from savings to checking, with immediate credit, using your Money Line

(Telephone audio response at 969-9876 or 800-762-3958) or your Personal Credit Union (internet banking service through the iegfcu.com website).

Did You Know Dat?

Did You Know Dat? – We were told by a reliable source that American Express Travelers Checks are no longer being accepted anywhere in the State of Nevada.

Did You Know Dat? – MRC (Mechanical Repair Coverage) for your new or slightly used vehicle is a great deal. Premiums are very low at IEG FCU and you can be protected from those costly, just out of warranty repairs.