



GOT ONE OF THESE?
IEG FCU Debit Card



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 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 :

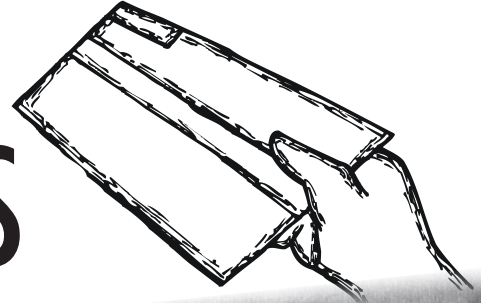
- Valley Isle FCU
- Wailuku Branch Only

BIG ISLAND:

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

WIRE TRANSFERS

Important Change With



IEG FCU is changing the Corporate Credit Union where it settles all its transactions to Corporate America Credit Union. Starting now, for all wire transfers you will receive, please provide the following instructions to the person sending you money.

There will be NO

change for all those direct deposits and auto-payments you receive (payrolls, Social Security, telephone payments, HELCO payments and more). Those electronic payments happen differently from wire transfers. So no worries about those automatic kind of stuffs.

EXAMPLE INFO

Financial Institution America Credit Union
4365 Crescent Road
Iroindale AI 35210
Telephone: (800) 292-6242
262090120

ABA Credit Union Independent Employers Group FCU
375 Kekuanaoa St.
Hilo, Hawaii 96720
321378699

Account Number YourNameandYourMemberNumber
Final Credit

More Products For You

Money Gram

Money Gram Money Orders are now available at your IEG FCU for a buck. Money orders can be any amount up to \$1,000 for each one. Yes – IEG FCU is your one stop shop for financial services.

Foreign Remittance

Look for low cost Foreign Remittances

to the Philippines and other countries in August.

AFLAC

AFLAC Insurance is offering special pricing for IEG FCU members Only. Your Credit Union has a special status which allows AFLAC to offer you the lowest rates possible. If you are interested, call the offices of Steven R Markham LUTCF, 808.935.8795 in Hilo.

Changes In Regulations You Need To Know

1. Our great government continues to change the rules on how we do business. New legislation restricts the amount of interchange fees financial institutions can charge on Debit Card transactions at stores. Because Financial Institutions like your Credit Union take on all the risk of Debit card transactions, this may cause us to raise our card fees. Over

the next 2 months we will carefully look at our plastic card products and let all the members know what we can do to give you the most flexibility and assurance that all your important transactions continue to be approved.

2. Changes in Funds Availability for checks deposited change in July. Members get more available with normal check transactions.

THE INDEPENDENT VOICE

Holiday Closures

Independence Day

Monday, July 4

Training Day

Friday, August 19, 2011

Labor Day

Monday, September 5, 2011

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 (10/01/10-09/30/11).....	0.50% APY
Money Market Shares Effective 12/01/2010	
Under \$2,500	0.20% APY
\$2,500.00 & Over	0.30% 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



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

IEG FCU SCAM WATCH

TELEPHONE AND INTERNET FISHING

Don't get hooked by telephone and internet fishing. There are crooks out there who call and really sound like they are from your bank or Credit Union. There are crooks out there who send e-mails asking you to click on a link to get a free prize. And there are crooks

out there who tell you that you won the lottery and only have to pay the taxes to get your big check. Just remember:
1. If it's too good to be true, it is not true. The lottery scams continue to plague many in our community. If you did not start the discussion, just

hang up.
2. NEVER, yes, NEVER, give out personal or account information to people who call you. Even if they tell you things you thought only your Credit Union would know. Unless you know who you are calling, don't say anything. Just hang up.

3. Your Credit Union will never call you asking for personal information. If in doubt, hang up and call us at 961-6691.
4. If you have been scammed, see us. We have the information you need to place fraud alerts and report your scam to the police and the FCC.

Internet Gambling



Remember – Internet Gambling is illegal in the State of Hawaii. Also, many gambling

web sites are only scams to get your credit card number and start making charges until you are

broke. Do not gamble on the internet. If you want to gamble, go to Vegas.

Great Rates at IEG FCU

It is still a VERY low 3% APR for the first 2 years of your NEW Home Equity Line of Credit (HELOC) at IEG FCU. That's really

low and a great deal. We also cover most closing costs for a standard new HELOC. WOW!! Save Now at IEG FCU with

a NEW Home Equity Line of Credit. Call your IEG FCU Loan Department for all the details (961-6691)

Car Loans at Great Rates

If you got good credit we got loans to buy cars

at rates as low as 4.00% for 3-years. Call your IEG

FCU Loan Department for all the details.

Service Fee Updates

It is time to update our Fees for Services. Just one of those necessities.

Some are up and some are the same. New Fees will be effective September 1,

2011. The new fee schedule is available at the main Credit Union office.

Did You Know Dat?

Did You Know Dat? – My informed source about Traveler's Cheques has stepped back and now says that Travelers checks continue to be accepted in most places in Las Vegas. My contact at the Illinois Credit Union League who lives in Las Vegas reports there are a couple large casinos scrutinize paper travelers checks more than plastic card advances.

Did You Know Dat? – Free Credit Counseling is available through IEG FCU. We have joined Balance which provides a variety of debt counseling services. It's free. You can visit the Balance web site through the IEG web site or call them direct at 888-456-2227.