



**GOT ONE OF THESE?**  
IEG FCU Debit Card



**Independent Employers Group  
Federal Credit Union**

Vol. 14, Issue 1 | First Quarter 2012

**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 Kekuaaoa 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
- Airport Trade Center
- Pearl City

#### KAUAI :

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

#### MAUI :

- Valley Isle FCU
- Wailuku Branch Only

#### BIG ISLAND:

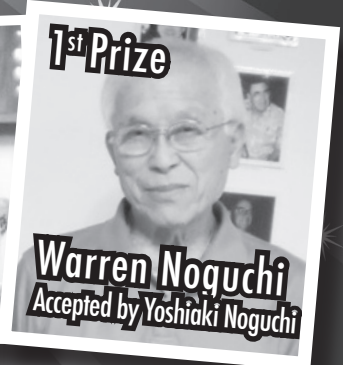
- North Hawaii FCU
- Honokaa
- HFS FCU
- Hilo
- Keaau
- Kealahou
- Kona Coast Shopping Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

# HOLIDAY PLASTIC CARD PROMOTION WINNERS



1<sup>st</sup> Prize

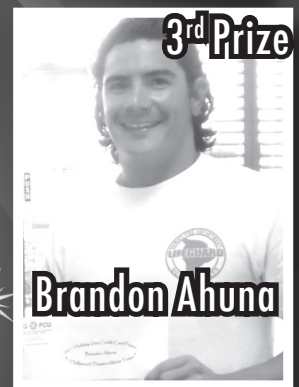
Eloise Kama



1<sup>st</sup> Prize

Warren Noguchi  
Accepted by Yoshiaki Noguchi

2<sup>nd</sup> Prize  
Leslie Ahuna



3<sup>rd</sup> Prize

Brandon Ahuna

## Help A Fellow Member In Need

Kamalu Kabalis, son of Sodie & Carla Cabalis, all long time IEG FCU members, was in a vehicle accident. He is presently in a coma at Queens Medical Center. He does not have insurance. As

donations were already coming in to the family, IEG FCU set up a "Friends of Kamalu" account. Any contributions to the family to help with Kamalu's medical bills can be deposited to this account.

## Big Island Credit Unions Fight Cancer

Your IEG FCU has joined hands with all Big Island Credit Unions to fight Cancer. We are participating in the July 21 Relay for

Life. Please help us in fighting Cancer. Join us for the walk – or simply make a small (or large) contribution at the Credit Union.

# HOME EQUITY RATES

CHECK US OUT WHEN YOU NEED  
A HOME EQUITY LINE OF CREDIT

**2 YEARS  
FIXED AT 2.99%  
APR**

Then the rate will float every quarter with a floor rate of 4.47%. This is great, even when looking at the competition. They (the banks) fix the rate for 6 or 12 months. Then it floats. This, overall, with 2 years being fixed, you do better at your IEG FCU.  
**ALSO – for new loans – your closing costs might be free.**  
We waive the first \$300 in fees. This covers all the closing costs for most new Home Equity Lines.



# THE INDEPENDENT VOICE

## Holiday Closures

### Memorial Day

Monday, May 28

### King Kamehameha Day Staff Training

Monday, June 11

### Independence Day

Wednesday, July 4

### Admissions Day Staff Training

Friday, August 17

### Labor Day

Monday, September 3

## 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<sup>1</sup>

\$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

(4/1/2012 - 3/31/2013) ..... 0.25% APY

## LOAN INTEREST RATES

Share Secured (Variable rate) ..... 2.20% APR<sup>2</sup>

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%

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> 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.

## Audio Response System Still Down

IEG FCU management and staff apologize for the broken Audio response system. Our Data Processor says to fix the system will cost IEG FCU several thousand dollars.

For the number of people who use the audio response system, the cost is very

high. Management promises to continue to look for a reasonably priced solution. In the mean time, please use our internet banking. You can access your account, see all your cleared items and monitor your balance. You can even make loan payments and transfers.



## Family Pictures By Cox Photography

It's that time of year again. To make your reservations for your family portraits, please call us or stop in. The signup sheets are now available.

## Financial Education Available On-Line

Next time you go to your IEG website (www.iegfcu.com), click on that fancy World of Financial Literacy banner. You will find a world of financial education topics

all in one place. There are sections on how to buy a home, how to buy a car, tips for young adults and ideas to help you through these difficult economic times.

**Need A Quick Link? Try This QR Code:**



# SCAM ALERT

## The Lottery Scam Is Back

PLEASE be careful and DO NOT BE FOOLED. People will call telling you are the big winner in a lottery. All you need to do to collect your prize is send in the registration fee or pay the taxes in advance. Then you will receive your millions in winning. It Is A Scam. Someone on Oahu recently lost \$50,000. We know people on the Big Island who lost \$5,000 to \$20,000 the last time this scam came



to Hawaii. DO NOT BE SCAMED! If any one calls you telling you are the big winner and all you need to do is send them some money to claim your prize, hang-up the phone. If you know the number that called you, report that to the police and to the Federal Trade Commission (www.ftc.gov).

## Did You Know Dat?

Lynn Manzano is our new Member Services Representative. Next time you come into the Credit Union, be sure to welcome her to the IEG family.



## Did You Know Dat?

IEG FCU sells Money Gram Money Orders up to a maximum of \$1,000 each, for only a buck each.