



GOT ONE OF THESE?
IEG FCU Debit Card



**Independent Employers Group
Federal Credit Union**

Vol. 14, Issue 2 | Second Quarter 2012

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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:

- Aloha FCU
- Airport Trade Center
- Pearl City
- Hawaiian Tel EFCU
- Bishop St.
- N. King St.
- Waipahu
- Wheeler AFB
- The Queen's FCU

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

Vehicle Loans As Low As

3.5% APR

Hurry, this can't last forever!

Interest rate based on credit score.



Save today with a
vehicle loan from IEG
FCU –and remember
we finance motorcycles

just like we do cars and pick-ups.
So go get that Harley you've
always wanted and finance it
with a vehicle loan from IEG FCU.

Fighting Cancer Together

Saturday, July 21, is the East Hawaii Relay For Life fundraiser for the American Cancer Society. IEG FCU will join in with other Big Island Credit Unions. Join us. If you are already going, do stop by the Credit Union tables for food and goodies, with all proceeds going to fight cancer.

AND buy your candy bars now at the Credit Union. We got Big Island Candy Bars for sale with net proceeds going to fight Cancer.

Say Hello to the Sprint IEG FCU Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of IEG FCU, you can save with the one that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Ways you can save:

- 10% off* select personal Sprint plans
- 15% off* select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Valuable discounts like these are just some of the many benefits of credit union membership.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU

(877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save - Click LoveMyCreditUnion.org/Sprint - Visit your nearest Sprint store Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

THE INDEPENDENT VOICE

Holiday Closures

Independence Day
Wednesday, July 4

Statehood Day Staff Training
Friday, August 17

Labor Day
Monday, September 3

Discoverer's Day
Monday, October 8

Veteran's Day
Monday, November 12

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 (10/01/11-09/30/12).....	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 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



EQUAL HOUSING LENDER

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

SCAM WATCH

Don't Be Fished!

What we mean is do not be phished. Phishing is when people call and try and get your personal information. Then they use that information to establish loans in your name and you get stuck with the bill. **It's fraud.** People go to jail for this all the time. People get phished on the internet in e-mails that ask you to go to a link where you begin to verify your personal information by putting in your social security number and Credit



Union (or bank) account numbers.

To stop this you should never give your personal information over the phone unless you make the call and know the person you are talking with. If you call Penneys to place an order, it's OK. But if they call you, and you never asked them to call, hang up the phone.

Did You Know Dat?



If your deposit account at any financial institution is inactive for 5 years the government

gets your money? That sounds horrible, but it is true. This is called Escheat of funds. Don't let your money get escheated – Activate your accounts today with a simple withdrawal or deposit or even a phone call verifying your account still exists.

Reminders: Inactive Accounts & E-Banking

✓ If your accounts are inactive for more than 12 months at IEG, there is a monthly inactive account fee of \$5.00. This covers the data processing

and other hidden costs of maintaining an account. If you think your account is inactive, **ACTIVATE it today!** Make a withdrawal or

deposit or simply call us to keep your account active. ✓ For internet banking accounts not used during the previous 6 months, that

internet link will be closed. But wait – if you ever need to re-establish your internet banking link, just give us a call and your link will be re-established.

Privacy Statement

EG 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.