



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



**Independent Employers Group  
Federal Credit Union**

Vol. 14, Issue 3 | Third 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:

- 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

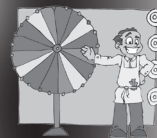
# Member Appreciation Day

**October 19, 2012  
11:00am - 3:00pm**

**S**top on by your  
Credit Union  
on October  
19 and enjoy,  
learn about your  
finances, stay healthy  
with your annual flu  
shot and win a little  
cash!



**FREE**  
Hot Dogs, Chips,  
Fruit Punch  
11:30-3:00



**WIN CASH**  
With our famous  
spinning wheel



**FREE**  
FLU SHOTS  
11:30-12:30

This is a free service  
of HMSA & KTA

**Liberty Insurance**

The insurance lady will be here to  
talk about their great rates for  
auto and home insurance

## Green Loans

Want to save on that  
growing electric bill? Want  
a smaller bill from HELCo?  
Think about solar hot water,  
energy efficient appliances  
or Photovoltaic electric  
systems.

AND your IEG FCU can  
finance your go green home  
improvements! We have a  
special program to meet  
your green needs. Call Sam  
or Keaka today for all the  
details.

# THE INDEPENDENT VOICE

## Holiday Closures

### Columbus Day

Monday, October 8

### Veteran's Day

Monday, November 12

### Thanksgiving Day

Thursday, November 22

### Christmas Day

Tuesday, December 25

### New Year's Day

Tuesday, January 01

### Martin Luther King Day

Monday, January 21

## 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 (10/01/12-09/30/13) .....	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.

# SCAM WATCH

## Thinking about being a Secret Shopper?

You better think twice! We are seeing fraudulent money orders related to this scam.

It's been on Craig's List, on the internet and other places. People ask you to buy stuff, send them the prices and tell them your shopping experience. Then they send you a fraudulent US Postal Money order to cover your costs and pay you for your shopping time. The hologram on the money order is missing. If you can cash the money



order and they ask you to send them some of it for their costs you lose big time. You lose the money you spent on products you do not want and you lose the money they ask you to send back to them for their fees.

Our recommendation – Do NOT become a Secret Shopper.

And if you receive e-mail from any financial institution saying you need to verify information and need to follow a link, delete that e-mail. Financial institutions do not send e-mails asking you to follow a link to verify information. BE SAFE – Know the person you are



## Did You Know Dat?

Please remember dat all ATM transactions using your IEG FCU Debit Card at any FHB (First Hawaiian Bank) ATM are FREE. There are no additional fees to use FHB ATMs. You can use the FHB ATMs just if they belonged to IEG FCU.

## Did You Know Dat?

Sometimes you can refinance your loans from other institutions at IEG FCU with lower interest rates. Yes, jump for joy with a low rate loan at IEG FCU.

communicating with before you give out any personal information.

## SORRY – World Wide Remit Goes Down

The big bank which supported the world wide remit network that our members have begun to know and trust have suddenly said they do not want the small

Credit Union business. We are working hard to find a new and improved way to help you send money to the Philippines. Until that happens, please use our international

wire service. It may cost a little more, but it is fast and safe. We will announce as soon as we are able to finalize new low cost



remittance services.

## Charities of the Quarter

The tellers at IEG FCU are always selling candy to support some of Hawaii's favorite charities. Right now all net proceeds will go to the Hawaii Special Olympics. So buy your Big Island Candies Crunch bar



today. Later in the quarter we will send proceeds to the Ronald McDonald House in Honolulu. So many in our community benefit from these charities. Satisfy your sweet tooth at IEG FCU and help charities.



Like us on Facebook

Next time you are on facebook search for IEG FCU. Check out our announcements.

When something new is happening at IEG, we post it quickly on facebook. Click the "I Like" box and you will receive e-mail notices when we do updates. Stay in touch with your Credit Union on facebook.