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IEG FCU Debit Card



**Independent Employers Group**  
Federal Credit Union

Vol. 14, Issue 4 | Fourth 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 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:

- 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

# Big Plans For 2013

IEG FCU, Your Credit Union, will change its Core Data Processor as of June 1, 2013. The first 5 months of 2013 will be very busy for us. Our Core Data Processor runs the programs which take care of all your financial

transactions. The change will be terrific for us and for you, the membership. Almost all changes will be seamless to you. There will be some new signing in procedures for your internet Credit Union and we plan

on having on-line Bill Pay. Mobile access from your smart phone will be another great feature for you. Our ultimate goal is to improve the work flow of the Credit Union so all the staff can give great personal assistance



to you, our member. Everyone will receive a statement at the end of May as well as the end of the quarter, June 30, 2013.

## New Mortgage Program

IEG FCU now offers competitively priced ARMs (Adjustable Rate Mortgages). These are not those crazy "hybrid" mortgages that messed up our economy. These are the standard ARM Loans that many times help people purchase their first home. Because we keep the loan, servicing remains in Hawaii. Check out our interest rate and attractive terms.



## Bi-Annual Member Verification

Every two years your Credit Union verified accounts and your member information. PLEASE review this December 31, 2012 statement and report any discrepancies direct to the Supervisory Committee. Their mailing address is at the top of your December 31 statement. We also ask to make sure we have your correct mailing address, e-mail address and phone numbers. With the big changes in 2013, it is very important we have all your correct contact information.

# THE INDEPENDENT VOICE

## Holiday Closures

**Martin Luther King Day**  
Monday, January 21

**President's Day**  
Monday, February 18

## 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 .....	0.15% APY
Special Sub-Shares .....	0.15% 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).....	2.15% APR <sup>2</sup>
Share Secured Line of Credit.....	3.15% 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

## HELCO Payment Locations Hoax

There is a new scam in town. People are receiving phone calls that their HELCO payments are past due and their electricity will be cut off if they do not pay at specified stores using a debit card.

**THIS IS A HOAX.**

HELCO does NOT specify the places you have to pay your bills. They give options.

How should you handle this? If in doubt, call HELCO at 935-1171 or 969-6999. Ask for the truth about your bill.

## Did You Know Dat?

FREE Teller checks at IEG FCU from now through April 2013. Save during the beginning of 2013 at your Credit Union.

## Did You Know Dat?

You can access your IEG FCU accounts 24 hours a day, 7 days a week through our on-line internet branch. Just log on to [www.iegfcu.com](http://www.iegfcu.com) and sign up in the block for internet banking.

# Annual Meeting

The IEG FCU Annual Meeting will be Tuesday, March 19, 2013, at the IEG FCU main office located at 375 Kekuanooa Street in Hilo.

The meeting will begin promptly at 4:30 PM. There will be some door prizes.

This annual membership

meeting will review the 2012 financial performance and will report on the future direction of IEG.

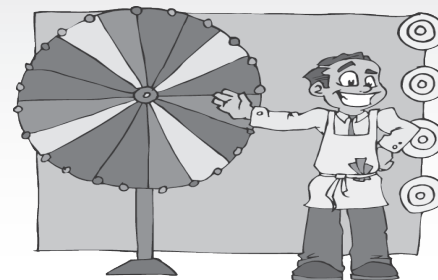
There will be an election of four Board Members this year. We will announce the slate of officers in the lobby and on the web site by mid February.

ALSO - From

11:00 AM to about 1:30 PM there will be hot dogs, fruit punch, chips and our famous spinning wheel with money

prizes.

This is free for IEG FCU members. Please join us for a lunch on the go and then our Annual Meeting.



## Charities of the Quarter

American Heart Association is the Charity IEG FCU will support during the first quarter of 2013.

Our usual collection tins are throughout the office; and Big Island Candy Bars are on sale, with a portion of the proceeds being

donated to American Heart.

This fundraising will culminate with the Annual American Heart Walk on Saturday, March 2, 2013.

Come join us in the fundraising and for the walk at Lilikolani Park.



# Sprint Wireless Savings

Save with Sprint wireless telephone service by applying through our website ([www.iegfcu.com](http://www.iegfcu.com)).

Special discounts for Credit Union members are made available to you.

If you want to change mobile phone carriers, do check our Sprint.