



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

# IEG FCU

Independent Employers Group  
Federal Credit Union

Vol. 15, Issue 1 | First Quarter 2013

**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 :

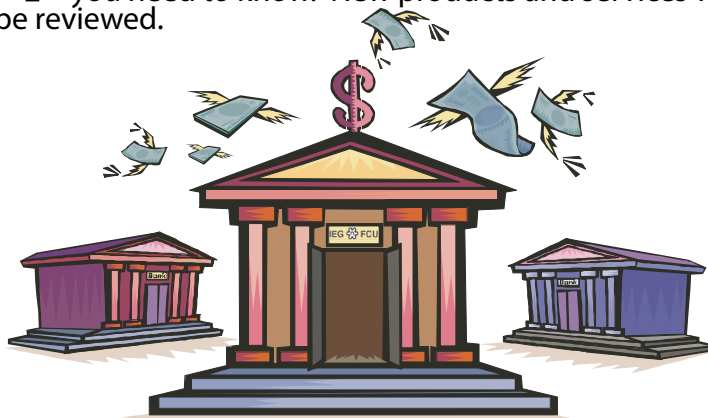
- Valley Isle FCU
- Wailuku Branch Only

### BIG ISLAND:

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

## UPCOMING Data Processing Conversion

This quarter's bulletin will be dedicated to the upcoming data processing conversion. It will let you know what to expect and if there is anything you need to know. New products and services will be reviewed.



### Why is IEG FCU changing the Data Processor?

The answer to this question is simple – With the new processor IEG FCU will offer the membership new products and services and improve operations all at the same cost. That means more for the same. More is good.

## Converting Your IEG FCU Debit Card

IEG FCU is changing the company that processes your debit card transactions. This is a GOOD thing for you, our member and Debit Card Owner. Here's what to expect:

- Everyone receives a NEW Debit Card (see the picture of the new debit card)

- New Design – A beautiful picture of the reefs on our ocean floor. You will surely want to use this



- card all the time.
- Same Card Number – You

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## ALERT About Debit Cards

Because of the June 3 conversion date for Debit Cards, from April 22 through May 31, no new or replacement Debit Cards will be provided. This is because the information being sent to the new processor

will be as of April 30. If we issue a card in late April or in May, that information will not be available to issue your new card. If you lose your card during this time, we will provide free checks to get you through this period.

## What To Expect

### ✓ New and improved on-line services

- ★ New look for your on-line branch. We're changing the name to IEG Virtual Branch. This will be your internet branch.

- ★ On-Line Bill Pay will become available to you. There will be a small fee, but you will save big bucks if you use automatic payments as compared to mailing those checks, for any payments you need to make.

- ★ Mobile Branch (some call it mobile banking) will be available to all IEG Members. While we are still working on mobile check deposits, you will be able to check your account, make transfers and pay your bills (if you are signed up for Bill Pay), all on your smart phone. And this is Free to you

### ✓ New Debit Card

- ★ Your new Debit Card will make it easier for you to get your money with 2 new features right away: You can use American Savings Bank ATMs free of charge (that's in addition to First Hawaiian bank) and You can use your Debit Card at ATMs with the JEANIE network. You do have to make sure it is the Jeanie network.

- ★ There will be no on-line services available June 1 and 2. This is the big weekend we change our data processors.

- ★ Everyone receives a statement for May 31 and June 30. Please double check your statement for May 31. That is the last day with our present Data Processor. Let us know of any issues. Your statement will look the same before and after the conversion.

# THE INDEPENDENT VOICE

## Holiday Closures

### Memorial Day

Monday, May 27

### King Kamehameha Day

Tuesday, June 11  
Closed For Staff Training

### Independence Day

Thursday, July 4

## 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	
(4/1/2013 - 3/31/2014) .....	0.25% APY

## LOAN INTEREST RATES

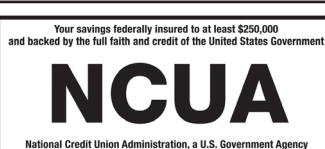
Share Secured (Variable rate).....	2.15% APR <sup>2</sup>
Share Secured Line of Credit.....	3.15% APR
Personal Line of Credit .....	12.00% APR
Share Secured EZ Line of Credit (variable).....	2.70% APR
Personal EZ Line of Credit (variable) .....	7.00% APR
Signature Loans .....	ALA 6.00%
Vehicle Loans .....	ALA 4.50%

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> Annual Percentage Rate

## BOARD OF DIRECTORS

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Gail Uejo .....	Director



## Upgrading To The New IEG FCU Internet Branch

Here are a few things you need to know and need to do to prepare for your new internet link to your IEG FCU Virtual Branch.

1. **Your present internet connection to IEG FCU will turn off the evening of May 31, 2013.** Your new IEG Virtual Branch will be available on June 3, 2013, very early in the morning. We will have more specific times posted on the web-site as we

approach the big conversion weekend.

2. **You MUST have a valid E-Mail address.** If you have changed your E-Mail address on line or never told us, you need to let us know before May 24, 2013. You will only be able to sign in if there is a valid E-Mail address on our main Data Processing System to respond to you.

To make any changes please go to our website for the Address Change

information form or call (808-961-6691) or e-mail (iegfcu@iegfcu.com)

us and we can e-mail, fax or mail the form to you. If you are updating more than an e-mail address we will need the original form with an original signature.

3. **Your new IEG Virtual Branch will send notifications when changes are made to security**

## Supported Browsers

- Internet Explorer Version 8+
- Mozilla Firefox Version 9+
- Google Chrome Version 17+
- Safari Version 5+

*If you have an earlier version, you simply need to update your browser.*

**settings and when a temporary password is required.** To make sure you receive these important notifications please add the following email address to contacts so you will not experience any issues receiving the emails: noreply@iegfcu.com

## You Will Have To Re-Enroll In Your On-Line Branch on Monday, June 3

The following information will be needed to register for Online Branch:

- Social Security Number or Taxpayer ID
- Date of Birth
- Account Number
- Email Address already on file with IEG FCU

The actual re-sign in steps are simple:

1. The new sign in will be on our Home Page (www.iegfcu.com).
2. Review the Terms and Conditions and check the "I Agree" box and press the "Submit" button

3. Enter your SSN, date of birth and account number. (this is a secured connection and we need to verify you are who you are.)

4. Select a user name. Press "Continue". You will receive an email with a temporary password that will expire in 15 minutes. Please be patient as many other members are probably doing this same thing at the same time you are.

5. Enter the temporary password

upon receipt of email. Select "Login."

6. Enter a new password. Press "Continue" (The password must be at least 8 Characters in length, Alpha-Numeric, and Upper/Lower Case.)

7. Select and answer 5 security questions to complete security questions setup.

Note: Please pay particular attention to the responses entered as these security questions will be used frequently for

authentication.

8. Select a confidence image and passphrase press "Continue".

9. Confirm email address and time zone press "Continue."

10. Select to complete your profile, customize your settings, or go directly to the dashboard of accounts.

11. If you have any problems with these instructions, please call us (808-961-6691 or 800-762-3958) and anyone will be able to assist you.

## Debit Card Conversion

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will have the same number on the front of your card. We are using a more secured processing and the number will be printed flat on your card.

• The security code (the CVV Code) on the back of the card will change.

• There will be a new expiration date.

• You will receive a new PIN shortly

after May 10. Keep this number in a safe place.

• You will receive your new Debit Card shortly after May 14.

**Remember these things with your new Debit Card:**

• It is good beginning Monday, June 3, 2013. Keep it in a safe place until that date.

• You may have to change the CVV and

expiration date with your on-line vendors. Wait until June 3 to do this.

• Keep using your current card up through Sunday, June 2.

• As always, when you travel out of the country contact us so we can open your card for foreign transactions. This is very important so you will have access to your money wherever you travel.

• When you travel

to the mainland look for ATMs with the Jeanie Network. Your transactions will be network free. There may be a small machine fee.

• During the conversion, only from 9:00 PM on Sunday (June 2) through midnight, your debit card will not be working. That's the big switch time. So when you wake on June 3, please use your new card.