



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



**Independent Employers Group**  
Federal Credit Union

Vol. 15, Issue 2 | Second 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 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:

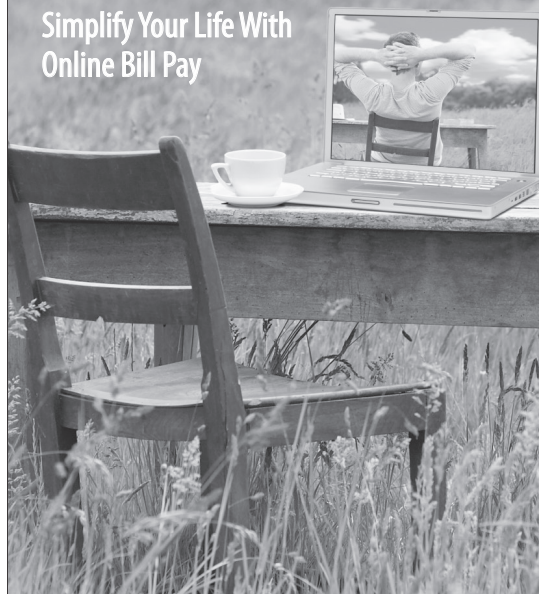
- North Hawaii FCU
- Honokaa
- HFS FCU
- Hilo
- Keaau
- Kealahou
- Kona Coast Shopping Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

# I-Pay

## Our New Bill Pay Service

### Sign Up For Freedom

Simplify Your Life With  
Online Bill Pay



**T**he fee is \$5.00 per month for more than bill pay. Transactions also include electronic transfers to any account at any financial institution within the

Federal Reserve banking systems. That includes Puerto Rico, Virgin Islands, Micronesia and Guam.

You can order special gift checks with cards right on line through I-Pay. You can do an unlimited number of transactions every month for one small fee. And that fee can be waived with

a minimum average daily balance in the primary checking account of \$1,500.

**You can say - I  
Pay It My Way!!!!**



# Need to Lock in a new HELOC?

**Great Home Equity  
Lines of Credit  
Available at IEG FCU**

# THE INDEPENDENT VOICE

## Holiday Closures

### Admissions Day

Friday, August 16  
Closed For Staff Training

### Labor Day

Monday, September 2

### Discoverer's Day

Monday, October 14

## 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 06/01/2013	
Under \$2,500 .....	0.10% 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

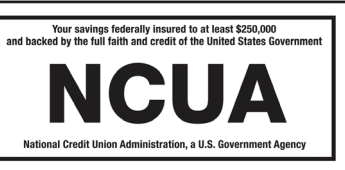
Share Secured (Variable rate) .....	2.15% APR <sup>2</sup>
Share Secured Line of Credit .....	3.15% APR
Personal Line of Credit .....	12.00% APR
Share Secured EZ Line of Credit (variable) .....	2.70% APR
Personal EZ Line of Credit (variable) .....	7.00% APR
Signature Loans .....	ALA 6.00%
Vehicle Loans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

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> Annual Percentage Rate

## BOARD OF DIRECTORS

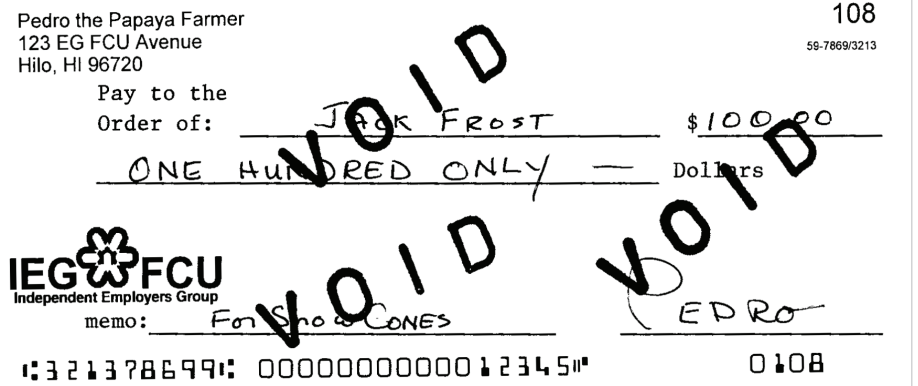
Delmar B. Kleckner .....	Chairman
Deane W. Kysar .....	Vice Chairman
Gerald T. Nagata .....	Treasurer
Lenny Sugiyama .....	Secretary
Martha M. McNicoll .....	Director
Lane Shibata .....	Director
Gail Uejo .....	Director



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

## Please Help Us to Help You

For all your automatic transactions to your checking (share draft) account (these are: direct deposits, payroll deposits, on-line or telephone authorizations, HELCO or insurance premium payments, and all that other stuff) – **PLEASE USE THE ENTIRE NUMBER AT THE BOTTOM OF YOUR CHECK.**



↑  
This is the R&T Number, called the routing & transit number. This never changes and is the R&T for IEG FCU. It's our "bank" number for the Federal Reserve.

↑  
This is the entire checking account number, called the MICR number. You need to give the entire number to people who will give you direct deposits (like your employer) or charge your account (like HELCO, the cell phone company or other payments you authorize).

↑  
This is the check number like at the top of your check. You do NOT need to use this.

Please remember – many times your employer or the company will ask for the bank number or routing number. That is the 321378699. Your MICR number, account number for this kind of automatic transaction is the other long number at the bottom of your check.



## Charities Supported By IEG FCU

**Relay for Life – July 20, 2013**  
Support the American Cancer Society – Join us – donate at the

Credit Union – get your Big Island Crunch Bars at the Credit Union. Let's join hands to help fight Cancer.