



GOT ONE OF THESE?
IEG FCU Debit Card



Independent Employers Group
Federal Credit Union

Vol. 15, Issue 3 | Third Quarter 2013

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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 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:

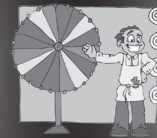
- North Hawaii FCU
- Honokaa
- HFS FCU
- Hilo
- Keaau
- Kealahou
- Kona Coast Shopping Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

Credit Union Day Celebration

October 18, 2013 11:00am - 1:30pm



**FREE
FOOD**
Hot Dogs, Chips,
Fruit Punch



PRIZES
Everybody wins
spinning wheel



**FREE
FLU SHOTS**
11:30-12:30
KTA Pharmacy on site

Sprint

Representative on site

Just A Festive Day At Your Credit Union



Skip-A-Pay

Skip-A-Pay is back again. Need to skip one month payment on your loan with IEG over the Holidays? Will skipping one loan payment help you to have a happier Holiday? If you say yes, stop by IEG later on in the month and through the Holiday Season to complete the simple application for you to skip a payment.
(There is a \$20 fee per loan)

THE INDEPENDENT VOICE

Holiday Closures

Discoverer's Day Monday, October 14	Christmas Day Wednesday, December 25
Veteran's Day Monday, November 11	New Year's Eve Tuesday, December 31, Close at noon
Thanksgiving Day Thursday, November 28	New Year's Day Wednesday, January 1, 2014
Christmas Eve Tuesday, December 24, Close at Noon	

Credit Card Program Changes In Process

As IEG FCU changes its Credit Card processor (on May 16, 2014) the ScoreCard rewards program under our present Platinum Credit Card program will expire on October 31, 2013. Notice was provided with your present Platinum Credit Card statement. Please be reminded that you have until the end of this year (December 31, 2013) to claim all your accrued ScoreCard points. Please take advantage of this and buy stuff or do some traveling. If traveling, you need to purchase your tickets before December 31, 2013, but can still travel during 2014. Contact ScoreCard at 800-854-0790 to claim your rewards.

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	0.15% 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 (10/1/13 - 9/30/14)	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 ²
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%

¹ Annual Percentage Yield

² Annual Percentage Rate

Need Kala?

Remember – IEG FCU has a variety of loan programs to meet your financial needs.

So, if you need Kala over the holidays, check out **YOUR Credit Union — IEG FCU!!!**

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



IEG FCU Charity of the Quarter

The IEG Charity of the Quarter is HOPE Services Hawaii. Hope Services provides assistance to the homeless (emergency housing, transitional housing and other shelter accommodations), re-entry programs to society for those discharged from prison and assistance to the hungry. They need non-perishable food items and personal hygiene items. They also need blankets and similar items for those with nothing. IEG FCU is accepting these items on behalf of HOPE Services as well as monetary donations.

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.