



GOT ONE OF THESE?
IEG FCU Debit Card



Independent Employers Group
Federal Credit Union

Vol. 16, Issue 1 | First Quarter 2014

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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

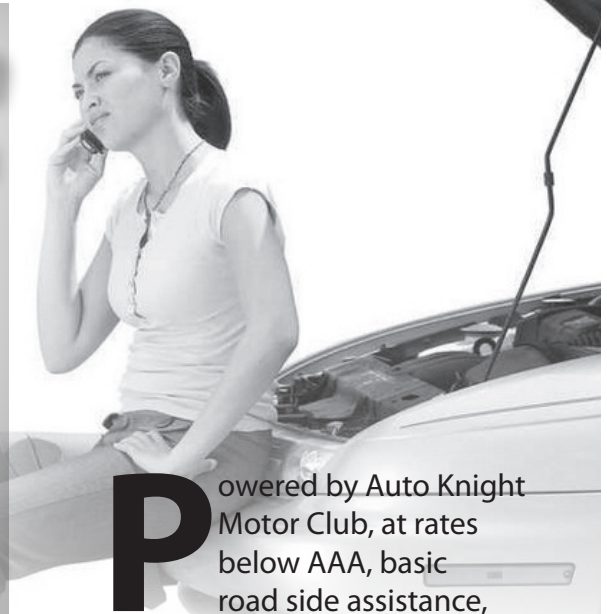
BIG ISLAND:

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

Coming Soon

CREDIT UNION AUTO CLUB

Great Price!
Great Benefit!



Powered by Auto Knight Motor Club, at rates below AAA, basic road side assistance, including towing, ambulance, flat tire, lock out and more. Check out our web site (www.iegfcu.com) for a special section for this new service.

Target Acknowledges Fault



TARGET

The breach of information security at Target is the second largest in US history. While private information was compromised over many days, most of the fraud occurred as a result of purchases made at Target on Black Friday. Target has acknowledged their liability to fraud as it happens. If you are affected, you will need to file a claim with the financial institution processing your credit or debit card. You need to monitor your account closely over the next few months to make sure there are no strange transactions.

To help you monitor your IEG credit card transaction please use the on line E-Z Card access to view and monitor your credit card transactions. To monitor your IEG debit card transactions, please use the online Virtual Branch. Access for both can be found on the IEG website (www.iegfcu.com).

Always monitor your accounts. Be Safe.

THE INDEPENDENT VOICE

Holiday Closures

Martin Luther King Jr Day
Monday, January 20

Presidents' Day
Monday, February 17

New Credit Cards in May

All IEG FCU Credit Card holders will receive a new VISA Credit Card in the beginning of May 2014. You will be

pleased with all the benefits of IEG FCU VISA Card Ownership. One great benefit for Premier Platinum

Card Owners will be the new rewards points. Airline rewards will include Hawaiian Airlines. Wow!!!

Look for more news and updates on the IEG FCU website, in the April newsletter and in the mail.

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

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

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

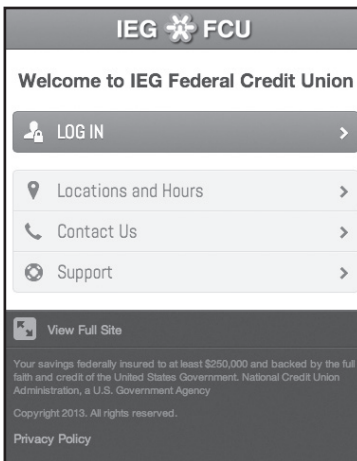
NCUA

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.

Did You Know Dat?



Did You Know Dat? The IEG FCU on line Virtual Branch is safe and secure. Your transactions are secure and the convenience of 24/7 access to your account information is priceless.



Did You Know Dat? If you are delinquent on any of your loan payments at IEG, no transactions will go through on your IEG Debit or Credit Card. So keep all your loans current. Thank you.

Did You Know Dat? It is less expensive for you to sign up for on-line Bill Pay (I-Pay) than to have IEG Staff manually cut and mail checks from your account. Got questions on this, give any of the staff a call.

IEG FCU Annual Meeting

Your IEG FCU Annual Meeting is set for Tuesday, March 25, 2014.

There will be hot dogs for lunch and the meeting will begin at 4:30 PM.

Stop by during the day for your Credit Union annual Report and attend

in the afternoon so you have the chance to win great door prizes.