

THE INDEPENDENT VOICE

Keeping the Lines Of Communication Open for Our Members

Where We Are:

375 Kekuanaoa St.
Hilo, HI 96720-4360
Phone: (808) 961-6691
Toll Free: (800) 762-3958
Fax: (808) 935-0306

Mailing Address

P.O. Box 4369
Hilo, HI 96720-0369

website:

www.iegfcu.com

e-mail:

iegfcu@iegfcu.com

Hours:

Tuesday - Friday
8:30 am - 5:00 pm
Saturday & Monday
8:30 am - 1:30 pm

**Correspondent Credit
Union Locations For:**

OAHU:

- Hawaiian Tel EFCU
- Bishop St.
- N. King St.
- Waipahu
- Wheeler AFB
- Aloha Airlines FCU
- Kamehameha Hwy

KAUAI :

- Kauai Community FCU
- Eleele
- Kapaa
- Kukui Grove
- Lihue
- Waimea

MAUI :

- Kulia Ohana FCU
- Wailuku

BIG ISLAND:

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

MEMBER SURVEY DRAWING WINNER!

**Congratulations to
Stephen Kubojiri**

for winning the \$500 grand prize in our recent IEG FCU Member Survey drawing. The management of your credit union would like to extend a sincere mahalo to all members who took the time to fill out the survey. The valuable information gathered from the short questionnaire will be used to better service our members and also to implement an effective marketing campaign to strengthen our credit union.



Home Equity

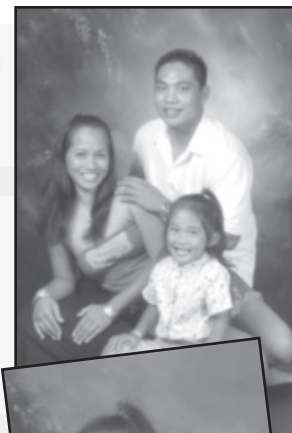


3 Years RATE LOCKED IN FOR
April 01 - June 30, 2008

- 100% of Tax Assessment
- 80% of Real Property Assessment Notice - Market Value
- Minimum Advance - \$25,000
- Easy Access with our Home Equity Checks
- No Points

After 36 months the annual percentage rate will be based upon the 26 week Treasury Bill Rate rounded to the nearest 1/4 of 1% plus a margin of 3.5% APR. The currently fully indexed variable rate is 6.00% APR. The maximum rate is 6% above the initial index rate. Other restrictions may apply.

*Annual Percentage Rate



FREE

Professional 8x10 Portrait

(\$110.00 value) Limited Time Offer

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Book Your
Appointment &
receive your
FREE GIFT!

**Call us at
961-6691**

**May 3, 2008
- May 4, 2008**

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THE INDEPENDENT VOICE

IEG  FCU Products & Services Online Banking Shares Loans Rates & Disclosures

Holiday Closure

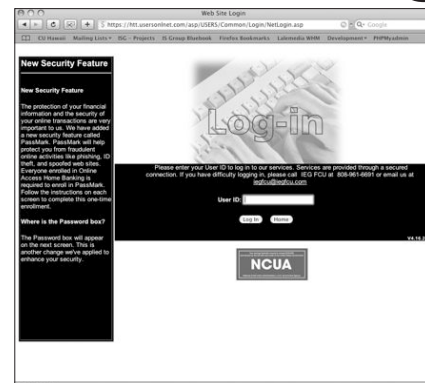
Memorial Day
Monday, May 26, 2008

Closed For Training
Wednesday, June 11, 2008

Sign up for Internet Banking

You're able to access your account through the internet from your computer.

- ✦ Check you account balance
- ✦ Inquire on transactions
- ✦ Transfers within your account



Before you are able to access your account through IEG FCU Internet Online Access please call or visit our offices.

DIVIDEND RATES

Rates are subject to change without notice.

| | |
|--|------------------------|
| Shares (savings) | |
| Under \$100.00 | 0.00% APY ¹ |
| \$100.00 and Over | 0.75% APY |
| Special Sub-Shares | 0.75% APY |
| Share Draft (checking) | 0.25% APY |
| I.R.A. - Reg | 3.04% APY |
| I.R.A. - 12 Months (\$10,000 min.) | 3.30% APY |
| I.R.A. - 24 Months (\$10,000 min.) | 3.56% APY |
| Christmas Savings (10/1/07-9/30/08) ... | 4.00% APY |
| Money Market Shares | |
| Under \$2,500.00 | 0.50% APY |
| \$2,500.00 & Over | 2.78% APY |
| Certificates | |
| 6-Months (\$5,000 min.) | 3.04% APY ¹ |
| 12-Months (\$10,000 min.) | 3.30% APY |
| 24-Months (\$10,000 min.) | 3.56% APY |
| Youth Savings | |
| (4/01/08-3/31/09) | 2.75% APY |

LOAN INTEREST RATES

| | |
|--|------------------------|
| Share Secured (Variable rate) | 2.75% APR ² |
| Share Secured Line of Credit | 3.75% APR |
| Personal Line of Credit | 12.00% APR |
| Share Secured EZ Line of Credit (variable) | 3.25% APR |
| Personal EZ Line of Credit (variable) | 7.00% APR |

¹ Annual Percentage Yield
² Annual Percentage Rate

BOARD OF DIRECTORS:

| | |
|----------------------------|---------------|
| Delmar B. Kleckner | Chairman |
| Gerald T. Nagata | Vice-Chairman |
| Gerald F. Sato | Treasurer |
| Deane W. Kysar | Secretary |
| Richard V. Armstrong | Director |
| Ted E. Dixon | Director |
| Martha M. McNicoll | Director |



DISCOUNTED PROMOTION RATES

PREFERRED MEMBER LOAN RATES

New Auto/Truck Loans

| | | | |
|---------------------------------|--------------------------------------|--------------------------------------|---|
| 80% of Dealer's Price | 3 to 4 Qualifying Services | 5 to 7 Qualifying Services | 8 or more Qualifying Services |
| Approx. Term 48 months | 6.75% APR ¹ | 6.25% APR | 5.75% APR |
| 60-72* months... | 7.25% APR | 6.75% APR | 6.25% APR |
| | | 5.75% APR | 5.25% APR |

Used Auto/Truck Loans

| | | | |
|--|--------------------------------------|--------------------------------------|---|
| 80% of Dealer's Price or 100% KBB Wholesale Value | 3 to 4 Qualifying Services | 5 to 7 Qualifying Services | 8 or more Qualifying Services |
| Approx. Term 48 months | 7.50% APR | 7.00% APR | 6.50% APR |
| 60-72* months... | 8.00% APR | 7.50% APR | 7.00% APR |
| | | 6.00% APR | 6.00% APR |
| | | 6.50% APR | 6.50% APR |

*72 months: \$20,000 or more, current year model and must not be more than 10 years old at the end of term.

Personal Advance Loans

| | | | |
|-----------------|--------------------------------------|--------------------------------------|---|
| Approx. Term | 3 to 4 Qualifying Services | 5 to 7 Qualifying Services | 8 or more Qualifying Services |
| 12 months..... | 7.00% APR | 6.50% APR | 6.00% APR |
| 24 months..... | 8.00% APR | 7.50% APR | 7.00% APR |
| 36 months | 9.00% APR | 8.50% APR | 8.00% APR |
| 48 months | 9.50% APR | 9.00% APR | 8.50% APR |
| 60 months | 10.00% APR | 9.50% APR | 9.00% APR |
| 72 months | 11.00% APR | 10.50% APR | 10.00% APR |
| 84 months | 12.00% APR | 11.50% APR | 11.00% APR |
| | | | 5.50% APR |
| | | | 6.50% APR |
| | | | 7.50% APR |
| | | | 8.00% APR |
| | | | 8.50% APR |
| | | | 9.50% APR |
| | | | 10.50% APR |

* In the event your services are decreased below the specified amounts, your discount will be adjusted accordingly. Your monthly payment will be recalculated based on the higher interest rate.