

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

IEG FCU's Corresponding Credit Unions: Like Having 20 Branch Offices for members

Corresponding Credit Unions offer IEG FCU members more locations to visit

Did you know you can visit any of HFS FCU's seven Big Island branch offices and cash a check or make a deposit?

Your IEG FCU also has corresponding credit union relationships with North Hawaii FCU and Hawaii County FCU on the Big Island; Kulia Ohana FCU in Wailuku, Maui; Kauai Community FCU (five branches on Kauai); and Aloha Airlines FCU and Hawaiian Tel FCU (four branches) on Oahu.

Members can also make loan payments, receive approved loan proceeds and get travelers checks and money orders. With corresponding credit unions on every island, IEG members don't have to worry about doing their banking while on neighbor island vacations or business trips. For more information, call your credit union at (808) 961-6691 or Toll-Free 800-762-3958.



Members can withdraw cash or make deposits at 9 other credit union branch offices throughout the state.

24-Hour Drive Thru ATM now available

Safe and convenient service with no fees

IEG FCU members can now get cash with their IEG FCU Debit Card from First Hawaiian Bank's new Drive Thru ATM, located on the corner of Kilauaea and Kekuanaoa Street in Hilo. Members can withdraw up to \$500 cash per day from the safety and convenience of their vehicles. The ATM is open 24 hours a day, 7 days a week. As with all First Hawaiian ATMs, there is no fee for any transaction made by IEG members.

"This convenient ATM Drive Thru service just began this past June, and it is really a benefit for IEG FCU members," said Jean Matsumoto, president of IEG FCU.

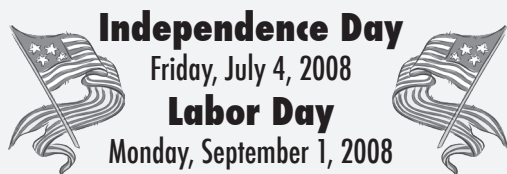


First Hawaiian Bank recently opened its new Drive Thru ATM, conveniently located in the heart of Hilo. IEG FCU members can withdraw a maximum of \$500 cash with no fees.

THE INDEPENDENT VOICE

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

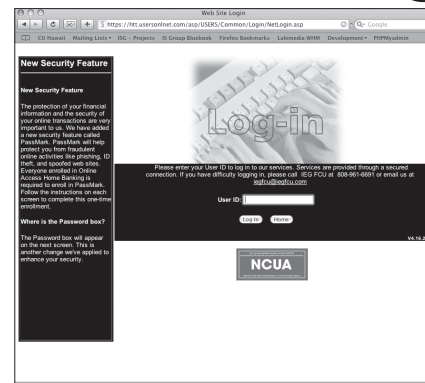
Holiday Closures



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

Your savings federally insured to at least \$100,000 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.

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.