

# 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
- Lanihau Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

## Kermit The Frog Visits IEG FCU

Hawaii is the first stop for Kermit's visits to 12 western states

To help promote the credit union philosophy of "people helping people," Kermit the frog recently visited IEG FCU. Sam Olter, member service manager of IEG FCU, invited Kermit to IEG FCU after attending his second year at the Western CUNA Management School (WCMS) held at Pomona College in Claremont, California.

Kermit the frog is a traditional mascot for WCMS second-year students, and Hawaii is the first stop for Kermit's visits to 12



western states.

"The WCMS mascot represents the frog from the story 'The Princess and the Frog,'" explained Olter. "It's similar with the story about credit unions. It's two-fold - 'head and heart.' First, you have to have a heart to help credit union members. And second, you have to have a good mind to compete in the



financial industry."

Olter was one of nine second-year credit union employees from Hawaii who attended the WCMS (IEG FCU, Hawaii USA FCU, Hawaii State FCU, First Hawaiian Homes FCU, Maui FCU, Hickam FCU, Big Island FCU, North Hawaii FCU, HFS FCU, and Molokai Community

FCU). There were a total of 33 students representing Hawaii at the school this year.

While vacationing in Hawaii, Kermit visited Hapuna Beach Park, Spencer Beach Park, Honomu Bay, Coconut Island, and Liliokulani Park. Kermit is expected to complete his journey through the western states and return to the WCMS next July.



## \$25 Worth of Gas and Share Drafts At No Cost

Open an IEG FCU Share Draft Account (Checking) with a Debit Card and receive \$25 worth of gas at no cost!\* As a bonus, your name will be automatically entered in a drawing for \$250 worth of gas from Hawaii Fueling

Network (HFN) plus a 12 cents a gallon discount.

Hurry! Offer ends October 31, 2008.

\*Debit card requires direct deposit, or payroll deduction of \$100 or more, or \$100 deposit in regular shares.

# THE INDEPENDENT VOICE

## Holiday Closures

### Columbus Day

Monday, October 13, 2008

### Veteran's Day

Tuesday, November 11, 2008

### Thanksgiving Day

Thursday, November 27, 2008

### Christmas Day

Thursday, December 25, 2008

### New Year's Day

Thursday, January 1, 2009

## DIVIDEND RATES

Rates are subject to change without notice.

Shares (savings)

Under \$100.00 ..... 0.00% APY<sup>1</sup>

\$100.00 and Over ..... 0.75% APY

Special Sub-Shares ..... 0.75% APY

Share Draft (checking) ..... 0.25% APY

I.R.A. - Reg ..... Call IEGFCU or visit our website

I.R.A. - 12 Months (\$10,000 min.) ..... Call IEGFCU or visit our website

I.R.A. - 24 Months (\$10,000 min.) ..... Call IEGFCU or visit our website

Christmas Savings (10/1/08- 9/30/09) ..... 3.75% APY

Money Market Shares

Under \$2,500.00 ..... 0.50% APY

\$2,500.00 & Over ..... 2.27% APY

Certificates ..... Call IEGFCU or visit our website

Youth Savings

(4/01/08-3/31/09) ..... 2.75% APY

## LOAN INTEREST RATES

Share Secured (Variable rate) ..... 2.75% APR<sup>2</sup>

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

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> Annual Percentage Rate

## BOARD OF DIRECTORS

Delmar B. Kleckner ..... Chairman

Gerald T. Nagata ..... Vice-Chairman

Gerald F. Sato ..... Treasurer

Deane W. Kysar ..... Secretary

Ted E. Dixon ..... Director

Martha M. McNicoll ..... Director

Lenny Sugiyama ..... 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.

## Debit Cards Available at IEG FCU

What's better than cash? It's an IEGFCU Debit Card of course! A debit card is like a credit card, but it takes money directly from your share draft account instead of borrowing money. Instead of a signature, all you need is a personal identification number (PIN)

If you need cash, you can use your IEG FCU debit cards

to make withdrawals from any ATM that accepts Visa. For our IEG FCU Debit Cards there is no fee at any First Hawaiian Bank ATM.

"IEG FCU debit cards offer our members both safety and convenience," says Jean A. Matsumoto, President of IEG FCU.

"Instead of carrying around lots of cash or a bulky

checkbook, members can just keep their debit cards in their wallets."

To apply for a debit card you must have a share draft account and have one of the following:

*Direct Deposit or Payroll Deduction of \$100 or more per month or Share Balance of \$100.*

*Origination fee: \$10*



Maximum \$1,000 per month

# 3.75%<sup>APY</sup>

## CHRISTMAS SAVINGS

October 1, 2008 – September 30, 2009

## 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 <sup>1</sup>	6.25% APR	5.75% APR	5.25% APR
60-72* months... 7.25% APR	6.75% APR	6.25% APR	5.75% 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	6.00% APR
60-72* months... 8.00% APR	7.50% APR	7.00% 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	5.50% APR
24 months..... 8.00% APR	7.50% APR	7.00% APR	6.50% APR
36 months ..... 9.00% APR	8.50% APR	8.00% APR	7.50% APR
48 months ..... 9.50% APR	9.00% APR	8.50% APR	8.00% APR
60 months ..... 10.00% APR	9.50% APR	9.00% APR	8.50% APR
72 months ..... 11.00% APR	10.50% APR	10.00% APR	9.50% APR
84 months ..... 12.00% APR	11.50% APR	11.00% 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.