

# 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 :**

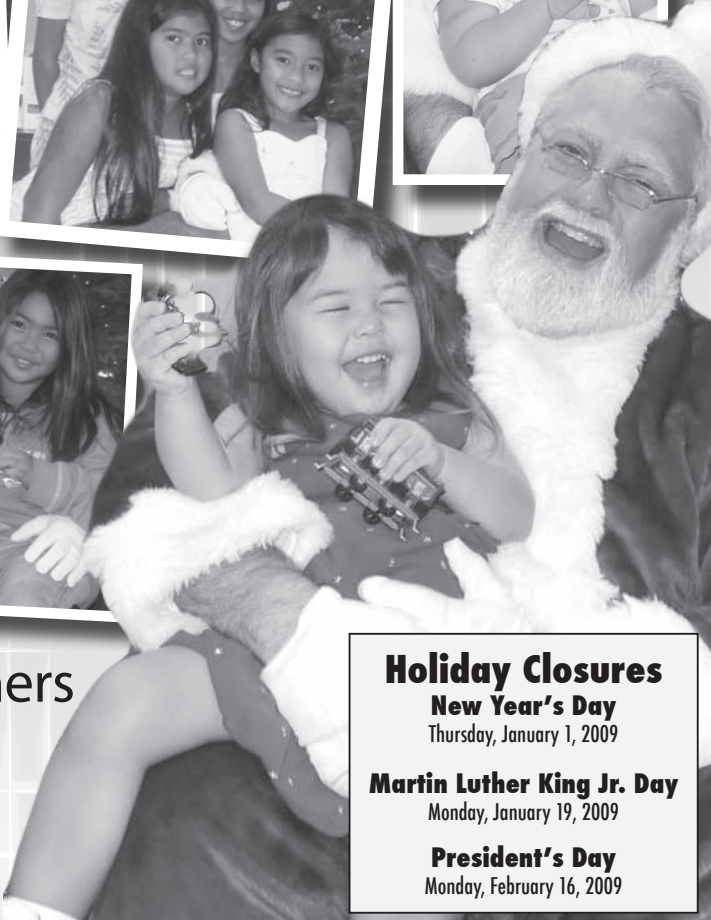
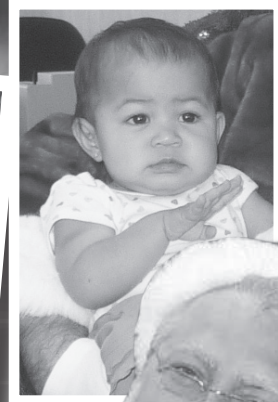
- Kulia Ohana FCU
- Wailuku

**BIG ISLAND:**

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

HAPPY  
NEW YEAR  
FROM ALL OF  
US AT IEG FCU

*New Rate Fee Schedule Enclosed*



**Christmas Winners**

- ❁ Kean Gani
- ❁ Rachel Ignacio
- ❁ Nicole Ignacio
- ❁ Aislyn Dela Rosa Alpiche

**Holiday Closures**

**New Year's Day**  
Thursday, January 1, 2009

**Martin Luther King Jr. Day**  
Monday, January 19, 2009

**President's Day**  
Monday, February 16, 2009

# THE INDEPENDENT VOICE

## What is Regulation D (Reg. D)?

Regulation D is a federal regulation which places certain limits on the number of transfers or withdrawals members can make from their non-transactional accounts. It affects all savings, money market, and certificate accounts. Reg. D Allows for up to six (6) withdrawals overdraft protection transfers, electronic funds transfers/ automatic withdrawals (EFT/ACH), home banking or telephone transfers per month. With any combination of transfer, no more than three (3) of the six (6) can be by draft, debit card or similar order payable to a third party. Any transaction request that is received after you have reached

your limit of six (6) transfers or withdrawals must be conducted in person.

### How does Reg. D affect my account?

- Once you have reached your Reg. D withdrawals or transfer limit, funds can no longer be electronically transferred from your affected savings account.

- Reg. D can affect your overdraft protection. After the sixth electronic withdrawals or transfer, your savings account will not be available for further overdraft protection. This may cause checks to be returned unpaid and fees to be charged to your checking account.

- Reg. D can affect your ability to move funds using Audio Response, calling our office or using IEG FCU Home Banking. After the sixth withdrawals or transfer, the only way to access your funds will be in person or by using ATM.

### What types of transaction are limited by Reg. D?

- Withdrawal or transfers via Audio Response, calling our office or using IEG Home Banking
- Pre-authorized or automatic withdrawals or transfers (EFT/ACH) transactions.

- Overdraft protection transfers from a saving account to cover a transaction in a checking account.

### What transactions are exempt from Reg. D, in savings account?

- Any transaction done in person with a teller
- ATM withdrawals and transfers
- Checks requested by phone payable to yourself

### What can I do to avoid Reg. D limits?

- Set up all of your pre-authorized payments or automatic withdrawals; such as insurance payment, utility payments, health club dues, etc. (also referred to as EFT or ACH transactions) to be taken out of your checking account.

- Set up your overdraft protection to access your line of credit instead of your savings account.

- Limit transfer from your savings, by making planned transfers in larger amounts instead of several small transfers.

- Use an ATM to transfer funds within your account. These are not counted as Reg. D transfers.

- Use Audio Response or IEG FCU Home Banking to monitor your savings and checking accounts frequently, so you can plan your transfers and control the movement of your money.

### 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 <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 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 (10/1/08- 9/30/09) .....	3.75% APY
Money Market Shares	
Under \$2,500 .....	0.50% APR/0.50%APY
\$2,500.00 & Over .....	1.75% APR/1.76%APY
Certificates .....	Call IEG FCU or visit our website
Youth Savings	
(4/01/08-3/31/09) .....	2.75% APY

### LOAN INTEREST RATES

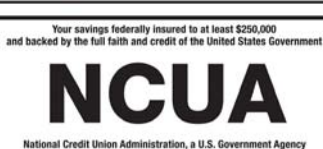
Share Secured (Variable rate) .....	2.75% APR <sup>2</sup>
Share Secured Line of Credit .....	3.75% APR
Personal Line of Credit .....	12.00% APR
Share Secured EZ Line of Credit (variable) .....	3.25% APR
Personal EZ Line of Credit (variable) .....	7.00% APR

<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. Saio .....	Treasurer
Deane W. Kysar .....	Secretary
Ted E. Dixon .....	Director
Martha M. McNicoll .....	Director
Lenny Sugiyama .....	Director



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	5 to 7	8 or more
Approx. Term	Qualifying Services	Qualifying Services	Qualifying Services
48 months .....	8.75% APR <sup>1</sup>	8.25% APR	7.75% APR
60-72* months ...	9.25% APR	8.75% APR	8.25% APR

Used Auto/Truck Loans			
80% of Dealer's Price or 100% KBB Wholesale Value	3 to 4	5 to 7	8 or more
Approx. Term	Qualifying Services	Qualifying Services	Qualifying Services
48 months .....	9.50% APR <sup>1</sup>	9.00% APR	8.50% APR
60-72* months ...	10.00% APR	9.50% APR	9.00% 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	5 to 7	8 or more
	Qualifying Services	Qualifying Services	Qualifying Services
12 months	9.00% APR <sup>1</sup>	8.50% APR	8.00% APR
24 months	10.00% APR	9.50% APR	9.00% APR
36 months	11.00% APR	10.50% APR	10.00% APR
48 months	11.50% APR	11.00% APR	10.50% APR
60 months	12.00% APR	11.50% APR	11.00% APR
72 months	13.00% APR	12.50% APR	12.00% APR
84 months	14.00% APR	13.50% APR	13.00% APR

<sup>1</sup> 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.