

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

Where We Are:

375 Kekuanaoa St.
Hilo, HI 96720-4369
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 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

VISA Security Program Fraud Monitoring

1. For your protection, VISA monitors any unusual activity by constantly scanning suspicious activity and alerts us to questionable unusual transactions.

2. Charges may be put on hold – for your protection, we may temporarily put suspicious charges on hold

3. You'll be contacted immediately by VISA – we will notify you as soon as possible to verify the legitimacy of questionable charges.

When receiving an alert phone call from VISA:

- You will NEVER be asked for your "FULL" social security number but only the last "Four" digit
- If you refuse to give last



four digit, you will be than asked for your mailing address

phone number.

• If you still hesitant to give any information, you can always hang-up the phone and call your credit union directly. Always know who you are talking to and make sure to write the name of person you spoke with, date, time, and

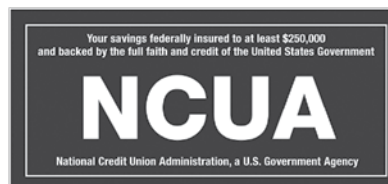
Our Fraud telephone number that will usually call you is: 800-890-5097.

Additional phone number you may call is: 800-437-9392
Or call IEG FCU directly at 808-961-6691; Toll free 800-762-3958



THIS CREDIT UNION IS FEDERALLY INSURED

- National Credit Union Administration (NCUA) insurance is backed by the full faith and credit of the U.S. Government, just like the FDIC ^{\$250,000}
- NCUA insures accounts up to at least \$100,000
- IRA and KEOGH accounts are insured separately up to \$250,000



Go to: <http://www.ncua.gov> for more information

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Holiday Closures

Memorial Day

Monday, May 25, 2009

Kamehameha Day

Thursday, June 11, 2009 (Closed for employee training)

Independence Day

Friday, July 3, 2009

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	0.75% 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 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
Ted E. Dixon	Director
Martha M. McNicoll	Director
Lenny Sugiyama	Director

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May 2, 2009 – May 3, 2009

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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 ¹	8.25% APR	7.75% APR	7.25% APR
60-72* months ... 9.25% APR	8.75% APR	8.25% APR	7.75% 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 ¹	9.00% APR	8.50% APR	8.00% APR
60-72* months ... 10.00% APR	9.50% APR	9.00% APR	8.50% 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	5 to 7	8 or more
	Qualifying Services	Qualifying Services	Qualifying Services
12 months	9.00% APR ¹	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

¹ 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.

