

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

Where We Are:

375 Kekuaaoa 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:

Monday
8:30 am - 1:30 pm
Tuesday - Thursday
8:30 am - 5:00 pm
Friday
8:30 am - 6:00 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



NEW Business Hours

Effective May 01, 2009

Monday: 8:30 am to 1:30 pm

Tues – Thurs: 8:30 am to 5:00 pm

Friday: 8:30 am to 6:00 pm



HOME EQUITY

4.5%
APR

Rate Locked In For 1 Year
(May 01, 2009 – May 01, 2010)

5.00%
APR

Rate Locked In For 2 Years
(May 01, 2009 – May 01, 2011)

5.50%
APR

Rate Locked In For 3 Years
(May 01, 2009 – May 01, 2012)

- ▶ 100% of Current Tax Assessment Value
- ▶ 80% of Current Property Assessment Market Value
- ▶ Minimum Limit - \$25,000
- ▶ No Points

After 1 year, 2 years and 3 years, 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 current fully indexed variable rate is 6.00% APR. The maximum rate is 5% above the initial index rate, not the promotion rate. Offer is subject to cancellation without prior written notice. Other restrictions may apply.

*Annual Percentage Rate



Cash Request Over \$5000

Call us 24 hours before

Notary Service

By Appointment Only

Privacy Notice

IEG Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority

of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact our credit union at (808) 961-6691 or (800) 762-3958.

Information We Collect and Disclose About You

(Continued on next page, Safeguarding Your Personal Financial Information)

THE INDEPENDENT VOICE

Holiday Closures

Independence Day

Friday, July 3, 2009

Labor Day

Monday, September 7, 2009

Columbus Day

Monday, October 12, 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

Youth Savings (4/01/08-3/31/09)

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

Safeguarding Your Personal Financial Information

(From first page, Privacy Notice)

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms

Information about your transactions with us or others

Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms - this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business

of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with IEG Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

IEG Federal Credit Union is

committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.

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
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 ¹	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 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.

