

THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

Where We Are:

375 Kekuanooa 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 **NET DIRECT DEPOSIT**
August - November 2009

\$10 *EITHER*
Walmart Gift Card
OR
Debit Card Waive Origination Fee
OR
Check Order Credit For One Box of Share Draft



2.00%
CHRISTMAS SAVINGS
October 1, 2009 - September 30, 2010
Maximum \$1,000 per month

Truth In Lending Act — Open End Lending “21 Day Rule”

In order to comply with a new government requirement that consumers must have 21 days after the statement is mailed to make a payment on outstanding loans, we have moved forward in good faith to comply with the change in our periodic statements.

Effective September 1, 2009, Independent Employers Group

Federal Credit Union has adopted new procedures regarding periodic statements for certain consumer open-end loans.

Periodic statements will be provided at least 21 days before the payment due date for open-end loans.

Loans affected at the Credit Union are: Overdraft Lines of Credit, HELOC, Share Secured, New & Used Auto Loans and

(Continued on next page, Truth In Lending Act — Open End Lending “21 Day Rule”)

THE INDEPENDENT VOICE

Holiday Closures

Veteran's Day
Wednesday, November 11, 2009
Thanksgiving Day
Thursday, November 26, 2009
Christmas Day
Friday, December 25, 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) Effective 1/01/2010.....	0.00% 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 (10/1/09-9/30/10)	2.00% APY
Money Market Shares Effective 08/01/2009	
Under \$2,500	0.50% APR/0.50%APY
\$2,500.00 & Over	1.25%APY
Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/01/09-3/31/10)	1.50% 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

Your savings federally insured to at least \$250,000 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.

Truth In Lending Act — Open End Lending “21 Day Rule”

(From first page, Truth In Lending)

Personal Loanliner Loans. These loans are referred to in this notice as the “Affected Loans”.

Due dates for Affected Loans will be changed to the end of each month except for HELOC loans. The due date will be the 1st of each month. A loan statement will be provided at least 21 days before the due date.

If you have past due amounts, those should be paid immediately.

All bi-weekly, weekly,

semi-monthly due dates for Affected Loans will be changed to a monthly due date. For example, if previously payments of \$100 were due each week, or \$200 every two weeks, or \$200 semi-monthly, a new payment of \$400 will be due at the end of each month.

You may make early or multiple payments throughout the month, as long as the amount due is paid by the due date. Paying early will reduce the amount of interest that is owed.

Your automatic loan payments will continue to be processed as usual through payroll deduction or automatic transfer. Contact us if you want to change your automatic loan payments. Changing your loan payments may affect the term of your loan.

Your automatic loan payments will not change and the impact to you should be seamless!

For more information, please call the Credit Union at (808)961-6691 or 1-800-762-3958.

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
		7.75% APR	7.25% 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
		8.50% APR	8.00% 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
		7.50% APR	7.50% APR
		8.50% APR	8.50% APR
		9.50% APR	9.50% APR
		10.00% APR	10.00% APR
		10.50% APR	10.50% APR
		11.50% APR	11.50% APR
		12.50% APR	12.50% 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.