

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

THANK YOU FOR HELPING WITH MILES OF QUARTERS



With the generosity of the membership IEG FCU, on your behalf, contributed over \$400 to the Special Olympics. Thank you, Thank you, and Thank you!

HOME EQUITY RATE

**2 YEARS AT
4.50%
APR**

Very Attractive Rate on IEG FCU Home Equity Line of Credit 4.5% fixed for 2 years. Yes, certain conditions apply and this special could change without prior notice. BUT 4.5% APR fixed for 2 years is a good deal.

Government Regulations Change the Way Your Credit Union Does Business

Changes to Regulation E will affect all Debit Card holders in the country. What does this mean for IEG FCU Debit Card holders? Regulation E is how the government controls all electronic activity for financial services. The new change that is effective August 15, 2010 for current Debit Card holders restricts the fees that can be charged when a Debit Card transaction causes a

member's account to go overdrawn.

Because all overdrafts are costly to the Credit Union,

“Debit Cards will be suspended when one refuses to Opt In and an overdraft occurs”

fees are generally charged to the member. So, if there are Debit Card holders who overdraw their account (frequently or only sometimes) they should Opt In to

permit IEG FCU to levy a fair charge to cover the expenses incurred by the Credit Union. What do you mean

Opt In? That's what the government calls giving your Credit Union permission to levy a fair charge for the expenses they incur when an overdraft occurs. So

how do you Opt In?

There are 3 ways: 1) call us at 961-6691; 2) send us an e-mail at iegfcu@iegfcu.com; or 3) complete the Opt In form included with this statement. What if one does not Opt In? Because of the costs to the Credit Union when an overdraft occurs, Debit Cards will be suspended when one refuses to Opt In and an overdraft occurs. So act now and Opt In to protect yourself and to maintain your Debit Card in good standing.

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Holiday Closures

Labor Day

Monday, September 6, 2010

Discoverer's Day

Monday, October 11, 2010

Admissions Day

Friday, August 20, 2010

FOOD BANK DONATIONS



For the next month and possibly longer, IEG FCU will be a drop off for food contributions to the Hawaii Island Food Bank. Please – The next time you visit us, please bring a contribution to help those less fortunate than you.

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	0.25% APY
Special Sub-Shares	0.25% 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 01/01/2010	
Under \$2,500	0.25% APY
\$2,500.00 & Over	0.75% APY

Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/01/2010-3/31/2011)	1.00% APY

LOAN INTEREST RATES

Share Secured (Variable rate)	2.25% APR ²
Share Secured Line of Credit	3.25% APR
Personal Line of Credit	12.00% APR
Share Secured EZ Line of Credit (variable)	2.75% APR
Personal EZ Line of Credit (variable)	7.00% APR

¹ Annual Percentage Yield

² Annual Percentage Rate

NEW AT IEG FCU

New Community Resource Center

It's here! When you walk in the door of the Credit Union office, on the left, there is a new Community Resource Center.

There is

information about IEG FCU, about improving your credit, scams, mortgage lending, foreclosure issues, buying a car and lots of

other information about community organizations that provide services like debt counseling, home ownership, financial education and services to

those in need. WOW! That is a lot! IEG FCU is your Ohana Financial Institution. We are all Family! Let us share what we know with you!

New Statement Look

Your statement has a new look. Government regulations tell us we have to disclose information to you in a specific way. There will be more lines and boxes separating figures and

accounts. This is a good idea. Please give us a call or stop in if you want some help understanding your statement. Your Credit Union wants you to understand your finances.

New Phone System

IEG FCU has invested in a new phone system. Yes, there is voice mail (that thing where you can leave messages for someone). But your Credit Union will continue its practice of answering the phone so you can talk to a living person. Please

be patient. If you call after hours you will get our pre-recorded voice giving instructions on how to leave a message. Can you guess who the voice is? If you can, the first 5 members with the correct answer will win a \$5 McDonald's gift certificate.

BOARD OF DIRECTORS

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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.