



**GOT ONE OF THESE?**  
IEG FCU Debit Card



Simply search IEG FCU on Facebook and we'll keep you updated!

# THE INDEPENDENT VOICE

Keeping the Lines of Communication Open for Our Members

**Where We Are & Mailing Address:**

375 Kekuaanaoa St.  
Hilo, HI 96720-4360  
Phone: (808) 961-6691  
Toll Free: (800) 762-3958  
Fax: (808) 935-0306

**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
- Kealakekua
- Kona Coast Shopping Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

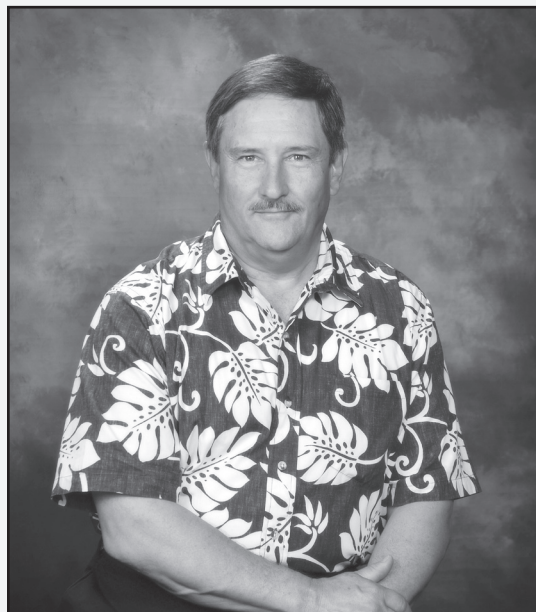
FROM ALL OF US AT IEG FCU

## Have A Magical New Year

### PRESIDENT'S GREETINGS

2010 was a difficult year for many in the community. There were many layoffs, foreclosures and those darn furloughs. Your Credit Union, IEG FCU, prevailed and made the necessary moves to remain financially strong and continue to provide great member service in 2011.

2011 will be a good year for IEG FCU. Its strong capital and financial strength will insure we provide the quality services which you have grown accustomed. Our new document



**Bernard Balsis**  
*President & Chief Executive Officer of IEG FCU,*

identification and provide faster service

to you. As we move forward with this

project, all signatures, including standard consumer loans, will be done electronically. Pretty cool, yeh!

I wish everyone a terrific New Year. Thank you all for your support of IEG FCU over the years, and into the future.

**Remember – 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% fixed for 2 years is a good deal.**

**Check out our everyday low loan rates today.**

### Food Bank Donations Wanted!



Hawaii Island's Food Bank those in need and bring in non-perishable food items. We'll make sure they get to the Hawaii Island Food Bank.

IEG FCU continues to have its food basket on the desk as you enter the Credit Union. Please remember

### Survey to Help Us to Help You

On-Line and in your statement is a simple one question survey to help us qualify for grants from the US Treasury. While there are never guarantees on getting a grant, we gotta try. After all, every business needs new computers, money for marketing and help covering the costs of providing the top notch financial

services you have grown to rely on from IEG FCU. PLEASE complete the survey on line or on paper, and return it to us as soon as possible. The survey is for primary members and those who submit their surveys in January will be eligible for a drawing of a \$50 cash deposit to your regular share account.

# THE INDEPENDENT VOICE

## Holiday Closures

**Martin Luther King Jr. Day**  
Monday, January 17  
**President's Day**  
Monday, February 21

### 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 .....	0.25% 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 (10/01/10-09/30/11).....	0.50% APY
Money Market Shares Effective 12/01/2010	
Under \$2,500 .....	0.20% APY
\$2,500.00 & Over .....	0.40% 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 <sup>2</sup>
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
Signature Loans .....	ALA 6.00%
Vehicle Loans .....	ALA 4.50%

<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. 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.

# FREE FINANCIAL COUNSELING

## CHRISTMAS SEASON PUT YOU BEHIND THE 8 BALL?

Your Credit Union has a new relationship with Balance Pro, a national certified credit and financial counseling organization. Any IEG FCU member can call them and to ask any question about their finances, or request a full credit counseling session. I have witnessed many Credit Unions members using this FREE service and everyone who has called said they liked the confidentiality, service and learned a lot to help them with their personal finances. Check it out – It's FREE – Call Balance Pro at 888-456-2227.

### FREE Financial Education

Have you checked out our Website recently ([www.iegfcu.com](http://www.iegfcu.com))? We now have a direct link to fantastic and easy to follow financial education lessons. Click on the "Financial Education" button and you will get a list of courses and topics, from how to balance your check book to how to buy a house. There are POD Casts for on-line listening or downloading to your MP-3 player. There are simple checklists of what to do in almost any financial need. It's terrific. Check it out! It's FREE Financial Education!

## Travel Cards! Gift Cards!

IEG FCU now provides reloadable VISA Travel Cards and one-time load VISA Gift Cards. Fees are very reasonable and easily beat out the banks.

With your new IEG FCU Travel Card

you can have up to \$5,000 (or less) available for your use in any ATM or for purchases as you travel around the world. And you can call us or go on-line to reload your card as you cruise

the world, or just have a grand time in Vegas. You can even purchase a reloadable card for a relative anywhere in the world and reload it as they need more money. You can load up your

travel card up to 4 times.

And for those hard to give to friends and relatives – don't give cash – give a VISA Gift Card they can use in any store, or even their friendly ATM.

