



GOT ONE OF THESE?
IEG FCU Debit Card



**Independent Employers Group
Federal Credit Union**

Vol. 16, Issue 2 | Second Quarter 2014

facebook

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 Kekuaaoa 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:

- Aloha FCU
- Airport Trade Center
- Pearl City
- Hawaiian Tel EFCU
- Bishop St.
- N. King St.
- Waipahu
- Wheeler AFB
- The Queen's FCU

KAUAI :

- Kauai Community FCU
- Eleele
- Kapaa
- Kukui Grove
- Lihue
- Waimea

MAUI :

- Valley Isle FCU
- Wailuku Branch Only

BIG ISLAND:

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

**NEW
CREDIT
CARDS**



WOW!

IEG FCU is changing its Credit Card processor to improve services to all its Credit Card owners. New and Improved processing and benefits for ALL Card holders. New & Improved Rewards Program for Platinum Plus Card owners.

In Early May IEG FCU Credit Card Owners will receive their new Credit Cards. All Cards will be Platinum. There are three classes of Platinum Cards:

Platinum Preferred
– IEG FCU Credit Builder Card with lower limits for those needing to build or rebuild their credit

Platinum Premium
– Same as the present Classic Card, but now with benefits such as car insurance.

Platinum Plus – Same as the present Platinum

Card with the Ono Rewards Program where you earn points to buy stuff.

To know the difference look at the first 10 digits of your new Credit Card:

- 4465 3619 65XX XXX = Platinum Preferred
- 4465 3619 64XX XXX = Platinum Premium
- 4465 3619 63XX XXX = Platinum Plus

If you want to upgrade your Card, or apply for the first time, see your Credit Union representative today.

Some things everyone should know about your new IEG FCU Platinum Credit Cards:

- ✓ As mentioned above your new cards will be mailed in Early May.
- ✓ You should activate your

new Card on May 18 or May 19 – Not Before. Your present card will work up through midnight of May 18.

- ✓ The last time we can order Credit Cards under our present program is April 9, 2014. **From April 9 through May 16 we will not be able to order new cards.** This includes those

lost or stolen cards. We're sorry about this, yet this is the process we must follow.

- ✓ You have only 45 days from May 19 to file any disputes for wrongful charges on your present IEG FCU Credit Card. Please look at your bill and report any irregularities immediately so we can help you.

- ✓ The New and Improved Rewards program for Platinum Plus starts on May 18. Yes, Platinum Plus Card holders immediately earn points exchangeable for gifts and travel. And with this new rewards program Hawaiian Airlines is one of the airlines for which you can redeem your points.

Survey Winner
Glen De Coito won \$25 cash for his participation in our advertising survey.




Family Photos by Cox May 3 and 4 here in Hilo Town.

This is our annual event for the benefit of IEG Members. On FREE 8 X 10 portrait is included with your package. Please call or stop by the Credit Union to make your appointment.

THE INDEPENDENT VOICE

Holiday Closures

Memorial Day
Monday, May 26

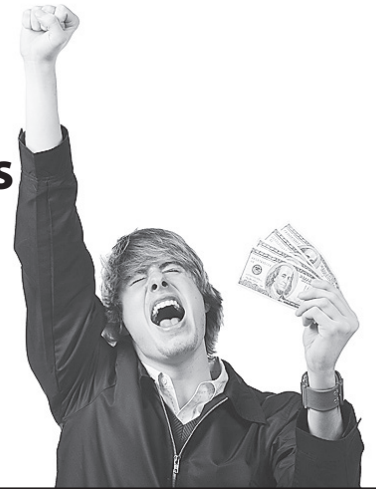
Kamehameha Day
Closed for training
Wednesday, June 11

Independence Day
Friday, July 4

CONSOLIDATE YOUR LOANS AT IEG WITH OUR NEW LOW LOAN RATES

IEG FCU is rewarding all its members with good credit with dramatically lower interest rates. Now is the time to consolidate those bills, lower your monthly payment, and get out of debt.

Just give us a call at 808-961-6691, or apply on-line.



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	0.10% APY
Special Sub-Shares	0.10% 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 (10/1/13 - 9/30/14)	0.30% APY
Money Market Shares Effective 03/01/2014	
Under \$2,500	0.05%APY
\$2,500.00 & Over	0.30%APY
Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/1/2013 - 3/31/2014)	0.25% APY

LOAN INTEREST RATES

Share Secured (Variable rate).....	2.10% APR ²
Share Secured Line of Credit.....	3.10% APR
Personal Line of Credit	12.00% APR
Share Secured EZ Line of Credit (variable).....	2.70% APR
Personal EZ Line of Credit (variable)	7.00% APR
Signature Loans	ALA 4.50%
Vehicle Loans	ALA 2.50%

¹ Annual Percentage Yield

² Annual Percentage Rate

BOARD OF DIRECTORS

Delmar B. Kleckner	Chairman
Deane W. Kysar	Vice Chairman
Gerald T. Nagata	Treasurer
Lenny Sugiyama	Secretary
Martha M. McNicoll	Director
Lane Shibata.....	Director
Gail Uejo	Director

SCAM REPORT

Publisher's Clearing House & Others

Beware of Publisher Clearing House frauds and frauds from other lotteries. The check comes in the mail with a letter saying "YOU WON!!!" The

letter includes a check for big bucks. I saw one check larger than \$10,000. The letter asks you to deposit the check and then call a special phone number

to tell them you deposited the check and that you need to pay for the taxes and fees before they send you the big winnings. THIS IS THE SCAM.

They then take the money out of the account you tell them about. A couple weeks later the check

bounces back as a fraudulent check and you now owe the negative balance in your account. Yes, you are responsible for that negative balance and you never received a penny. Just remember, if the deal is too good to be true, it is probable not true.

Did You Know Dat?

✓ E-statements saves everyone money and helps you to see your statement faster. Sign up for your Virtual Branch, have 24/7 access to your accounts and automatically sign up for E-statements.

✓ IEG FCU will be sending out its bulletin electronically as well as on paper with your quarterly statement. To receive your newsletter electronically, please give us your e-mail address.

✓ IEG FCU will be sending out important notices via e-mail. You will be notified of important information about your accounts. Please read all e-mail from IEG FCU.

Fees Disclosure

A new Fees disclosure is now available on the IEG website (www.iegfcu.com) or at

the office. There are some new fees regarding the new Credit Card program as well as some transaction fees. New fees are effective May 16, 2014.

Update Your Email Address

Please update your E-Mail address with us. Please call us at

808-961-6691, or e-mail us at iegfcu@iegfcu.com. If you e-mail us we will call you at the phone number we have on file to confirm your identity.

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.