



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

## website:

[www.iegfcu.com](http://www.iegfcu.com)

## e-mail:

[iegfcu@iegfcu.com](mailto: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
- Kealakekua
- Kona Coast Shopping Center
- Prince Kuhio
- Kamuela (Waimea)
- Hawaii County EFCU
- Hilo

## Let IEG FCU

# Simplify Your Life

IEG FCU wants you to be able to take us wherever you go! We make mobile banking easy with our mobile site and online banking. That way you can check your account balance, transfer funds and more – right from your Smartphone!

Our mobile banking has a link, not a special app. Simply logon to our mobile banking through our regular website using your

Smartphone. Add the mobile banking sign in page to your home screen. Our logo will be your I-Con link and you can use it like an app.

Don't have a Smartphone yet or are looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on your select regularly priced Sprint monthly service, waived activation fees on new lines and waived

upgrade fees.

IEG's mobile banking and the latest Smartphone at a great price from Sprint – two ways we can simplify your life!

Visit [www.iegfcu.com](http://www.iegfcu.com) to see our mobile banking options and begin simplifying your life today. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to find out how you can get the Sprint Credit Union Member Discount.

# Sprint



# Loans at Great Rates

**The IEG FCU Loan Consolidation Special is still going on. Please see Sam or Keaka for details!!!**



Always remember that your IEG FCU has some of the most competitive Loan Interest Rates in the community. Your IEG FCU also gives you the personal service and information you deserve so you understand everything about your new loan. The IEG FCU Loan Consolidation

Special is still going on. So, when you are ready to borrow, need a new car, thinking of consolidating all those other loans or Credit Cards, or have a sudden need for a loan, contact Sam or Keaka at your IEG FCU (808-961-8891 or email to [iegfcu@iegfcu.com](mailto:iegfcu@iegfcu.com)).

# THE INDEPENDENT VOICE

## Holiday Closures

**Independence Day**  
Friday, July 4

**Statehood (Admissions) Day**  
Closed for training – Friday, August 15

**Labor Day**  
Monday, September 1

**Discoverer's Day**  
Monday, October 13

## 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.

<b>Shares (savings)</b>	
Under \$100.00 .....	0.00% APY <sup>1</sup>
\$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
<b>Money Market Shares Effective 03/01/2014</b>	
Under \$2,500 .....	0.05%APY
\$2,500.00 & Over .....	0.30%APY
<b>Certificates</b> .....	Call IEG FCU or visit our website
<b>Youth Savings</b>	
(4/1/2014 - 3/31/2015) .....	0.25% APY

## LOAN INTEREST RATES

Share Secured (Variable rate).....	2.10% APR <sup>2</sup>
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%

<sup>1</sup> Annual Percentage Yield

<sup>2</sup> 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

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.

## NOTICE TO IEG FCU CREDIT CARD HOLDERS

Congratulations on receiving your new IEG FCU Credit Card! As you can see all our cards are now Platinum giving you great features and benefits. There are three types of Platinum Cards:

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

**Platinum Premium** – With basic travel protection benefits such as car insurance

**Platinum Plus** – With basic travel protection benefits such as car insurance and 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.

### A couple items of importance about your new IEG FCU Credit Card:

There were a Few issues with our Credit Card Processor conversion. We apologize for any inconvenience this may have caused you. If something is still not right, please give us a call as we are committed to make it right for you, our valued Credit

Union Member.

Please review your June 1, 2014 statement in detail and help us to help you. Make sure all your transactions are in order (old and new). If you have a dispute on a charge prior to May 17, we need to know about it as soon as possible so we can make the claim you require.

Do you make you payments on-line or mail you payments to our mainland payment address? If so:

- Did you activate your new Credit Card yet? If not, you should. Instructions are in the original mailer envelope. If you lost the instructions, just give us a call (808-961-

6691).

- Sign into GoToMyCard.com. It is located on our website (www.iegfcu.com) on the right hand side, below the Virtual Branch Sign In. Please click and register. This give you access to all your Credit Card transactions.

- If you use our or another on-line Bill Payer service, make sure you use your new VISA Credit Card number and change the mailing address to: PO Box 672051, Dallas, TX 75267-2021.

- Did you change your Credit Card number on those automatic payments you have set up over the years? Please remember to do this.

## Did You Know Dat?

- ✓ By updating your e-mail address with us you will receive important notices about access to your money, updates on new and improved products and services and financial education stories and links. Stop in today to provide us with your email address. To protect your identity, we need all changes to your personal account information like adding an e-mail

address, in writing. Thank you.

- ✓ Your IEG FCU VISA Debit Card can be used anywhere in the world. Why carry cash when you can use your IEG Debit Card at most ATMs around the world. Please call us before you travel to make sure your Card is activated for the countries you will be visiting.

- ✓ When you use your Credit Card at

a hotel, car rental agent, gas station or other merchant, a hold will be placed on your account. While they should remove the hold once the final charge goes through, some do not. That means if you need that limit availability and there's that dang hold, the merchant is at fault. IEG can help you with this. Just give us a call at 808-961-6691.