



GOT ONE OF THESE?
IEG FCU Debit Card



Independent Employers Group
Federal Credit Union

Vol. 16, Issue 4 | Fourth Quarter 2014

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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
- 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

Credit Union Day Celebration
October 17, 2014
11:00am - 2:00pm

FLU SHOTS

FREE Hot Dogs, Chips, Juice

PRIZES
When You Play Our Great Spinning Wheel

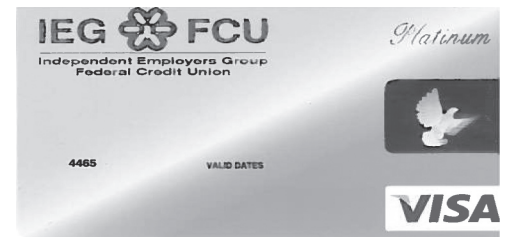
Great Credit Card Promos This Holiday Season

IEG FCU has a Credit Card for you to achieve your dreams. There are Three (3) to choose from:
Platinum Preferred – For members starting off or needing to establish

credit in the world
Platinum Premium – For members with established credit giving higher limits and great access wherever you travel
Platinum Plus –

For members with established credit and willing to pay a little for reward points to exchange for great gift and travel benefits

For our existing Credit Card Members, please look out for our Holiday promotions in the mail and in your Credit Card statements.



THE INDEPENDENT VOICE

Holiday Closures

Discoverer's Day

Monday, October 13

Veteran's Day

Tuesday, November 11

Thanksgiving Day

Thursday, November 27

Christmas Eve

Wednesday, December 24 – Close early at 12:30PM

Christmas Day

Thursday, December 25

New Year's Eve

Wednesday, December 31 – Close early at 12:30PM

New Year's Day

Thursday, January 1

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 (10/1/14-09/30/15)	0.20% APY
Money Market Shares Effective 10/01/2014	
Under \$2,500	0.05% APY
\$2,500.00 & Over	0.20% APY
Certificates	Call IEG FCU or visit our website
Youth Savings	
(4/1/2014 - 3/31/2015)	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

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.

Home Depot Breach



The merchants have done it again. Earlier in the year Target Stores had a breach. Now it is Home Depot. Who's next?

IEG FCU wants you to be safe and be confident your IEG VISA Debit and Credit cards are safe. Our system monitors potential fraudulent activity. We receive reports from VISA listing potentially compromised cards. IEG FCU staff has and will call all members listed by VISA to give personal warnings and arrange for new cards to be issued.

Here is what you can do to make sure your transactions are safe:

1. Monitor your statements. Check

your Credit Union and your Credit Card statements frequently. We suggest, if you have online access to your accounts, check at least twice a week. Remember, there are strict time limitations to report fraud and be covered. Online access can be either through the IEG website (www.iegfcu.com) your Virtual Branch or www.GoToMyCard.com

2. If you ever see a fraudulent activity, report it immediately to your Credit Card institution and contact Home Depot (1-800-HOMEDEPOT).

3. Go to the Home Depot Breach Information website: (<https://corporate.homedepot.com/>)

MediaCenter/Pages/Statement1.aspx) to get updates direct from them, and register for their free fraud monitoring.

4. Place a Fraud Alert on your Credit Report. Simply call one of the major service bureaus such as Equifax (800-525-6285). If you place the alert at one bureau, they will contact the other 2 for you. It is a free service.

5. You should pull a copy of your Credit Report. You can do this free at www.annualcreditreport.com from each of the three major credit bureaus (Equifax, Experian and Trans

Union). Because you can receive one free report each year from each of the credit bureaus we recommend you get one report every 4 months, selecting a different bureau each time. That way you can check your credit history 3 times a year and make sure no one is using your identity to get credit.

When IEG FCU hears more information, we will spread the word. Please check our website (www.iegfcu.com) for updates and check out all our financial services. We also have brochures about how to obtain a credit report and identity theft at the Credit Union. You can also find general information about credit and fraud in our financial literacy section on our website (www.iegfcu.com).

Did You Know Dat?

✓ Will you have problems with the current lava flow?

If you are a member of IEG FCU and have a loan with us and are in danger from the lava flow, please contact us immediately. While most homeowner's insurance policies will cover your home, some may have exclusions. You need to review your policy, contact your insurance company

and contact your IEG representative

✓ Changes to On-Line Access for your IEG Prepaid Cards

In October new authentication requirements will be required when signing in, online, to add money to (or get balance & transaction information) regarding your IEG Prepaid VISA cards. Please be patient with the signing in process.

✓ Losing Aloha FCU as a Corresponding Credit Union

We are losing Aloha FCU in Honolulu as one of our Corresponding Credit Unions (CCUs) effective October 29, 2014. We are in discussions with other Credit Unions to find out if the IEG Membership will have new places to do business on Oahu.