

MEET OUR NEWEST EMPLOYEE

Loan Nguyen has joined our credit union staff on March 21st. She was raised in New Orleans, Louisiana, before moving to Hawaii about 9 years ago. She came here on vacation and enjoyed it so much, she never left.



Loan's background has been in customer service and banking services, formerly with First Hawaiian Bank for 3 years. Now with our credit union, she is excited to meet all the members. So if you have some time, please stop by the credit union to meet her.

In her free time, Loan loves to cook and eat spicy foods. She also like watching sports and meeting new people, but most of all she enjoys spending time with family and friends.

STOP!
NEVER give any of your
PINs to anyone!
NEVER reply to e-mails,
 phone calls or letters
 requesting personal
 information!

ATM Fees

Please use First Hawaiian Bank or Kalabash (CO-OP) ATM machines to avoid any surcharge (fee charged by the ATM owner) on withdrawals.

The Credit Union's fees remain unchanged:

- \$ 1.00 per withdraw after 8 free per month
- \$ 0.50 per inquiry after 3 free per month
- \$ 0.50 per transfer after 3 free per month
- \$ 10.00 to reissue new ATM or Debit card
- \$ 2.00 to reissue PIN for the ATM or Debit card
- \$ 15.00 per overdraft caused by
 ATM or Debit card transactions.

IRA's

As you may be aware, the market has been on a wild ride and may continue for awhile. If you need to take a break and park it until the market gets better, the credit union is offering an IRA Share Account at 3.54% APY*. This account is not locked up in any term and insured by NCUA for \$250,000.

* Annual Percentage Yield

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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Keep up-to-date by visiting www.mediahawaiiifcu.org

CONTACT US:



PH. 545-3281



FAX 524-9393



TellerLine 941-4675



Lost / Stolen Debit or ATM Card
800-754-4128



Lost / Stolen VISA Card
800-247-4222



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mediahawaii.fcuhawaii.org



OFFICE HOURS:
8:00 AM TO 4:00 PM
Monday-Friday

BOARD OF DIRECTORS:

President:
Jeanne Lai Hipp

Vice President:
Michelle Kunitake

Secretary:
Leslene Hirota

Treasurer:
Mary Jane Manabe

Board Members:
Stephanie Kendrick
Bucky Kaopuiki
Gordon Young

CHIEF EXECUTIVE OFFICER:
Keith S. Nakamura

2008 Holiday Schedule

Memorial Day - May 26th
Kamehameha Day - June 11th
Independence Day - July 4th
Labor Day - September 1st
Thanksgiving - November 27th
Christmas Eve - close 1:00 pm
Christmas Day - December 25th
New Year's Eve - close 1:00 pm
New Year's Day - Jan. 1st, 2009

President's Message:

E Komo Mai Welcome!

Aloha,

Our 71st annual dinner meeting on Saturday, March 8th was enjoyed by all that attended. In honor of Ann Lei Temporal, a plaque in recognition of Ann's 20 years of dedicated service to our credit union was presented to Andrew Temporal. Our evening's entertainment presented by A Touch of Gold took most of us down memory lane to the late 50's. Our 72nd dinner meeting will be on Saturday, March 14th, 2009. More details will be given as the date gets closer.

Loan Nguyen has just joined our office staff. Stop by the office and say hello. The Board of Directors elected the new officers at the March 12th monthly meeting. Elected President was Jeanne Lai Hipp; Michelle Kunitake, Vice-President; Mary Jane Manabe, Treasurer; and Leslene Hirota, Secretary. The other directors are Stephanie Kendrick, Bucky Kaopuiki and Gordon Young.

Have you filed your 2007 taxes? The deadlines are approaching fast. Federal returns are due April 15th and April 20th is the deadline for the State returns. If you're getting a refund, you can have it deposit directly to your account at the credit union, just use 321379038 as the routing number along with your account number.

A Hui Hou,

Jeanne Lai Hipp, President



and the winner is.

Grace Santos
Grace was the Grand Prize
winner at our 71st Annual Dinner Meeting



SHARE RATES: Effective April 2008

REGULAR SHARE	APY**
\$ 0.00 to 99.99	No dividends
\$ 100.00 to 4,999.99	0.75%
\$ 5,000.00 to 24,999.99	1.00%
\$ 25,000.00 and over	1.51%

SHAREDRAFT	No dividends
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CHRISTMAS	1.00%
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IRA	3.54%
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SHARE CERTIFICATE*	
12 months	3.00%
18 months	2.50%
24 months	2.50%

*2,500 Minimum to open
** = Annual Percentage Yield

Note: The Annual Percentage Yield on Regular Shares, Christmas, Individual Retirement Accounts & Share Certificates are subject to change at anytime by the Board of Directors.



LOAN RATE BOARD: Effective April 1, 2008

SHARE SECURED	APR*
Up to 60 months	4.50%

(3% Above highest regular share rate)

PERSONAL LOAN \$10,000 maximum

Up to 12 months	5.25%
Up to 24 months	6.25%
Up to 36 months	7.25%
Up to 48 months	8.25%
Up to 60 months	9.25%

EDUCATION LOAN

Up to 12 months	5.00%
Up to 36 months	7.00%

NEW AUTO LOAN

Up to 48 months	4.75%
Up to 60 months	5.00%
Up to 72 months (loans over \$30,000)	5.75%
Up to 96 months (loans over \$30,000)	6.75%
Up to 120 months (loans over \$30,000)	8.00%

USED AUTO LOAN (4 YEARS OLD OR NEWER)

Up to 48 months	4.75%
Up to 60 months	5.00%

USED AUTO LOAN (CAR MODEL 4 YEARS AND OLDER)

Up to 48 months	7.00%
Up to 60 months	8.00%

CREDITLINE

24 months review	10.00%
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VISA CLASSIC	9.00%
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VISA PLATINUM	8.50%
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HOME EQUITY LINE OF CREDIT
(80% Loan to Value) CALL FOR RATES



NOTE: All rates are subject to change at any time by the Board of Directors.

Which one should I buy?



AUTO LOAN rates have just gone down!

WELL, check out our rates! Don't be fooled by other institutions who claim their rates are "as low as." Only a few ever receive that advertised low rate. The actual interest rate you receive is determined by your credit score which is usually higher than the "as low as" rate.

- 4.75% APR* for 48 months** repayment
- 5.00% APR* for 60 months** repayment
- 6.00% APR* for 72 months** repayment (new cars over \$30,000)
- 7.00% APR* for 96 months** repayment (new cars over \$30,000)

*APR = Annual Percentage Rate

**Number of months are used to calculate scheduled payments

On approved credit

The Credit Unions offers different Insurance coverages for your protection. Here is a list of insurances and a very brief description, for more details contact the credit union.

- ◆ **Accidental Death & Dismemberment (AD&D)** - The credit union pays \$1,000 of insurance protection for members that enroll in this coverage. Please make sure that you enroll to receive the \$1,000 free protection. In addition, you may purchase additional coverages.
- ◆ **Term and Whole Life Insurances** - Insurances offered to members at a group rate.
- ◆ **Credit Disability Insurance** - Disability Insurance on loans made at the credit union paid by the member in the event he or she is disabled or sick and can not work.
- ◆ **Credit Life Insurance** - Life Insurance on loans made at the credit union paid by the member. If you purchase the insurance and pass away, the insurance will payoff your loan.

For more information, please call the credit union.

CHOICE ACCOUNT

Are your kids ready to take care of their financial affairs after high school? If not, the credit union can help them get started.

Whether they continue their education or enter the work force, they need to learn how to take care of their financial responsibilities. So the earlier they learn and start to develop good habits, the better off they'll be later.



If they're between the ages of 16 and 23 years old, they can open the Choice Account. This account is perfect for students who plan to go away to school. They can start this account in advance, so they will be comfortable with using their account before they leave so it will be one less thing to stress about it.

And if they are planning to join the work force, they still can participate in this program and start to build their credit. Establishing and learning to use credit wisely in today's world is essential for getting ahead, otherwise they are going to pay for it later.

- Regular Share Account *
- Free Share Draft Account *
 - No minimum balance
 - No monthly service charge
 - Free overdraft transfers from Regular Share Account
- Free Media Hawaii FCU Regal checks
 - (other designs are available at a cost)
- Free Debit Card
 - No ATM transaction fees
 - Surcharge free ATMs at FHB and CO-OP machines (over 25,000 on the mainland)
- Visa Classic Credit Card *
 - Get a VISA Classic Credit Card with a \$ 700.00 limit with no qualifications
 - No annual fee
 - Excellent way to build their credit history
- Free literature on financial education



* A parent or guardian must be on the account with minors under the age of 18 years old.