

Just Compare and Save

Don't be fooled by all those gimmicks or bait and switch schemes offered by other financial institutions. Your credit union offers simple and easy to understand products.

For instance, check out our Certificate rates:

12 month Share Certificate	3.10% APY*
18 month Share Certificate	3.15% APY*
24 month Share Certificate	3.20% APY*

Howz about our VISA Credit Card? No gimmicks or promo rates, just everyday low rates:

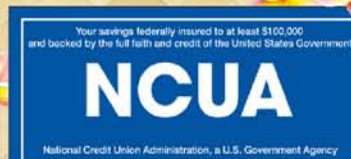
VISA Platinum Credit Card	8.50% APR**
VISA Classic Credit Card	9.00% APR**

*APY - Annual Percentage Yield, \$2,500 minimum, early withdrawal applies that may reduce APY. **APR - Annual Percentage Rate

IRA's

Are you still riding the stock markets rollercoaster with your retirement account? If you still are, it's been and going to be a very bumpy ride for some time. The credit union can help make your ride a little smoother with an IRA Share Account at 3.29% APY*. This account is insured by NCUA up to \$250,000.

*Annual Percentage Yield



OMG!

Read this only if you want to win an I-POD NANO. Please see page 2 for more instructions.

Inactive Account Fee

As a reminder, accounts with no financial transactions for the prior 24 months will be assess a \$5.00 per month Inactive Account Fee.

If your account has an aggregate balance of \$500.00 or more, the credit union will waive this fee.

These inactive accounts cost the credit union money to maintain with no benefit to the member nor the credit union.

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

CONTACT US:



PH. 545-3281



FAX 524-9393



TellerLine 941-4675



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



Lost / Stolen VISA Credit Card
800-247-4222



P.O. Box 4614
Honolulu, HI 96812-4614



605 Kapiolani Blvd.
Honolulu, HI 96813



Website:
mediahawaii.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

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!

How time flies!! Half of this year is gone and in a few months we will be celebrating Halloween, Thanksgiving and Christmas. Hopefully before the year ends, the price of gas, rice and our other daily essentials will ease down a bit. The economic stimulus payments being mailed out should help pay a part of the growing cost of our daily needs or splurged on a well deserved outing.

Effective June 30, 2008, Media Hawaii Federal Credit Union will be charging a \$5.00 inactive fee per month on accounts with less than \$500.00 with no financial transaction for 2 years or more. Please check your June's statement or call the credit union if you have any questions.

Remember, your credit union staff is always there to serve you and your financial needs.



A Hui Hou,
Jeanne Lai Hipp, President

Do we have your current information? Please make sure you update any name, address and contact information with the credit union.

Do you want to win an I-POD NANO?
Please see page 4 for the official entry form. Just answer the three (3) questions correctly and turn it in for a chance to win.

Hint: answers to the questions can be found at www.mediahawaii.org.

SHARE RATES: Effective July 2008

<u>REGULAR SHARE</u>	<u>APY**</u>
\$ 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%

CHRISTMAS 1.00%

IRA 3.29%

SHARE CERTIFICATE*

12 months	3.10%
18 months	3.15%
24 months	3.20%

*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 RATES: Effective April 1, 2008

<u>SHARE SECURED</u>	<u>APR*</u>
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%

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%

VISA PLATINUM

8.50%

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.



Consolidated Theatre Screen Savers

Screen Savers are replacing the Group Movie Ticket (GMT) for Consolidated Theatres. These tickets have no expiration date, so you can buy them now and save them for later.

Buy them today while the price is still the same.

4 tickets for \$24.00

Just like the GMT, these tickets do have restrictions.

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.

Enter to win an I-POD NANO

Just answer these 3 questions correctly . . . then submit your entry to be entered in a drawing to win an **I-POD Nano**.

The Rules

- ◆ Must be a member to win the I-POD;
- ◆ Only one (1) entry per member;
- ◆ Only the original entry form from this newsletter will be accepted (no reproductions, copies or faxes);
- ◆ All three (3) answers must be correct;
- ◆ No purchase necessary;
- ◆ No cash value;
- ◆ Entries must be received in our office by 11:00 a.m. on July 31, 2008;
- ◆ Drawing will be held on July 31, 2008.



(detach on the dotted line and send it to the credit union)

Please answer all three (3) questions:

1. Give the location of one (1) Kalabash (CO-OP) ATM machine. Kalabash (CO-OP) and First Hawaiian Bank ATM machines are surcharge free for Media Hawaii FCU's members. There's over 25,000 CO-OP ATM surcharge free machines on the mainland.



2. What is the date of the 2009 Annual Meeting? Next years meeting will be held at the Honolulu Country Club. We'll be having a delicious buffet dinner with entertainment by *A Touch of Gold* and of course, lots of door prizes.



3. How can you protect your VISA Credit and Debit Card from fraudulent online purchases? Once you enroll in this program, it will prevent others from using your card information to make online purchases.



Name _____ Phone _____