

## 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:  
mediahawaiiifcu.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

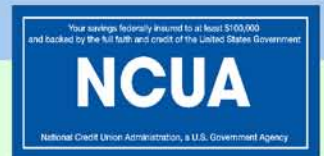
Labor Day - September 1st  
Thanksgiving - November 27th  
Christmas Eve - close 1:00 pm  
Christmas Day - December 25th  
New Year's Eve - close 1:00 pm  
New Year's Day - Jan. 1st, 2009

## YOUR INSURED SAVINGS

Your savings in the Media Hawaii Federal Credit Union is insured to at least \$100,000 by the National Credit Union Association (NCUA). NCUA is a U. S. Government Agency and is backed by the full faith and credit of the United States Government.

Individual Retirement Accounts (IRAs) are insured up to \$ 250,000 by NCUA. This is in addition to your \$ 100,000 insured savings account.

Please visit [www.NCUA.gov](http://www.NCUA.gov) to learn more about your insured savings and how to you could maximize your insurable savings.



## Share Certificates

Has the market or interest rates got you down? Well, maybe we can help! With the slow down in the economy along with the housing crunch and inflation taking a larger bite out of your earnings, the Feds have kept interest rate unchanged for several months now. To help the economy, some economist project the Feds may decrease the Federal Funds rate another 25 basis points by the end of the year.

So right now may be the best time to open your Share Certificate to lock in the rate for the respective term. For a limited time the credit union is offering the following Share Certificates.

12 months at 3.25% APY\*

18 months at 3.30% APY\*

24 months at 3.35% APY\*

\* Annual Percentage Yield

\$2,500.00 minimum

An early withdrawal penalty may apply which will reduce the APY\*



**Now...more convenient!**

## Share Draft (Checking) Deposits

Now you can make deposits to your credit union's checking account at any Bank of Hawaii location including their in-store branches. This gives you more than 70 new locations statewide to make deposits to your account. Deposits may be made over-the-counter or through their Instant Teller Box. There are some restrictions you should be aware of:

- ◆ Deposits are made to your Share Draft Account only;
  - ◆ You must use your own Media Hawaii FCU's deposit ticket (do not use BOH's deposit ticket);
  - ◆ You are not permitted any cash back from your deposit, if you need cash, you may cash your own credit union draft up to \$200.00 at BOH's tellerline;
  - ◆ There is a maximum cash deposit limit of \$1,000.00 per day, but there is no limit on checks for deposit; and
  - ◆ Deposits will be credited to your account by the opening of the next business day, however, the credit union reserves the right to place a hold on check deposit according to our Funds Availability Policy.
  - ◆ This service is free for our members.
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- Bank of Hawaii has the right to refuse or deny Deposit or Encashment services to any member.
  - Media Hawaii FCU has the right to terminate or discontinue the Deposit or Encashment services at any time without notice. Further, the credit union has the right to terminate services to individual members at any time for any reason.

## INTERNATIONAL CREDIT UNION DAY



WOW! FREE FOOD

Please join us on Wednesday, October 15, 2008, to help us celebrate INTERNATIONAL CREDIT UNION DAY. We'll have refreshments, prizes and some good fun, so plan to be there. It all starts at 10:30 a.m. to 12:00 noon in the 1st Floor Conference Room of The Honolulu Advertiser.

We would like to take this opportunity to thank all of our members for their support and business throughout the credit union's 71 years of service. Today, the original mission of the credit union remains the same, to promote thrift and help members with their financial needs.

Get involve with your credit union to help direct and plan for the future by serving on the Board of Directors. Members own the credit union, so they should get involved to determine it's future. Nominations for the Board will be coming soon, so please watch out for more information.

