

## 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:  
[mediahawaiiicu.org](http://mediahawaiiicu.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



## Now...more convenient!

### Share Draft (Checking) Deposits

We're making it more convenient for you. We have partnered with Bank of Hawaii (BOH) to enable our members to make deposits to their Share Draft Account at BOH's branches 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 to 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 draft up to \$ 200.00 (see below);
- ◆ There is a maximum dollar limit of \$1,000.00 cash deposit 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, but the credit union reserves the right to place a hold on check deposit according to our Funds Availability Policy.

### Share Draft Encashments

If you have your Share Draft Account with us, now you can cash your draft at any BOH branch up to \$ 200.00 daily. Like deposits, there are some restrictions you should know:

- ◆ Draft must be cashed only for the drawer (member) of the draft;
- ◆ There is a draft cashing limit of \$ 200.00 daily;
- ◆ The draft presented must be imprinted with drawer's name, address, account number and must be payable to drawer's order;
- ◆ Drawer must have acceptable identification;
- ◆ The draft must be endorsed by the drawer; and
- ◆ Both the Share Draft Deposit and Encashment Programs are free to our members.

- 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.

# SPECIAL! Solar Water Heater Loan

It's time to go GREEN and upgrade your old water heater system to a new solar powered water heater system. The credit union is offering a special loan.

**4.75%** Annual Percentage Rate

This loan offer is good when combined with Hawaiian Electric Co.'s rebate of \$1,000.00. Please see [www.HECO.com](http://www.HECO.com) for details. The credit union will finance the final invoice price from the approved contractor not to exceed \$5,000.00. This special rate is good for loans repaid in 24 months.

Besides savings on your electric bill and cutting fuel usage, you'll get a good loan rate; HECO's rebate of \$1,000.00; and you may also apply for state and federal tax rebates. Please check with your tax advisor for tax rebate eligibility.

Please call the credit union for more details at 545-3281.



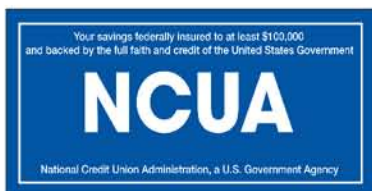
**VISA** Debit Card. . .try it, you'll love it!

Are you the one holding up the line at the cash register by writing your check? If you are, stop it! If you don't have our VISA Debit Card yet, just call us and we can get you started.

If you have a checking account but still using an ATM Card, you should try our VISA Debit Card. It's easy and very simple to use. When you make a purchase, instead of writing a check, just swipe your Debit Card and enter your PIN or sign for the transaction. It's that simple but just make sure you record your transaction.

You can use your Debit Card to do all the same transactions as your ATM Card. In addition to ATM transactions, you can make purchases and pay bills with your debit card. Just remember to use a First Hawaiian Bank or Kalabash (CO-OP) ATM machines to avoid paying an ATM machine surcharge.

And don't forget, you can make deposits at Kalabash ATM machines to your Share Draft Account. Please check our website at [www.mediahawaiifcu.org](http://www.mediahawaiifcu.org) for locations.



## 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 calculate and learn how to maximize your insurable savings.



## YOUR RIGHT TO VOTE

*Please make sure you exercise your right to vote. The Presidential election is just around the corner so make sure you register to vote. The deadline to register to vote in the primary election is August 21, 2008. Besides the exciting Presidential election, the Mayor of Honolulu is also up for election and don't forget about our controversial rail transit.*

*Every vote counts and your vote is your chance to voice your opinion.*

*Speaking about voting. . .every year the credit union elects at least 3 Board Members. Any member 16 years and older may run for the Board of Directors. Nominations will be accepted soon, so please watch for more information. As a Board Member, you'll help plan and direct the credit union's future.*

**CONGRATULATIONS Kevin!**  
Kevin Sumida is the winner of the  
I-POD Nano drawing.



## **FEE SCHEDULE**

### **CREDIT UNION MEMBERSHIP**

Membership Share .....	\$5.00 par value of one share
Membership Fee .....	\$1.00

### **SHARE DRAFT ACCOUNT FEES**

Overdraft Fee .....	\$15.00 per item
Non-Sufficient Funds Fee .....	\$15.00 per item
Stop Payment Fee .....	\$15.00 per item
Share Draft Printing Fee .....	Prices vary depending on design
Inactive Fee .....	\$3.00 per month if inactive for six (6) months
Photocopy of Draft .....	\$5.00 per item

### **ATM / DEBIT CARD FEES**

Withdrawals .....	\$1.00 per withdrawal after eight (8) withdrawals and / or denials
Transfers & Balance Inquiries .....	\$0.50 after three (3) transactions
Withdrawals from ATM's causing an overdrawn condition .....	\$15.00 per item
Lost or Stolen Card (per card, per occurrence) .....	\$10.00
Damaged Card Replacement .....	\$3.00
Reissue ATM PIN .....	\$2.00

### **OTHER SERVICE FEES (Applicable to all accounts)**

Copy of Teller Check .....	\$5.00 per check
Stop Payment on Teller Check .....	\$20.00 per check
ACH Stop Payment Fee .....	\$15.00 per item
ACH Paid against Non-Sufficient Funds .....	\$15.00 per item
ACH Returned for Non-Sufficient Funds .....	\$15.00 per item
Share Check Withdrawal Fee .....	\$1.00 per check after six (6) withdrawals for the month
Christmas Club Withdrawal Fee .....	\$5.00 per withdrawal
Account Reconciliation .....	\$15.00 per hour (one hour minimum)
Account Research .....	\$15.00 per hour (one hour minimum)
Statement Copy Fee .....	\$2.00 per copy
Deposited Item Returned Fee .....	\$10.00 per item
Domestic Wire Fee (Outgoing) .....	\$15.00 per wire
International Wire Fee (Outgoing) .....	\$25.00 per wire
International Wire Tracer Fee .....	At Cost
Account Reopen Fee .....	\$5.00 if account is reopened within six (6) months
Release of Mortgage Fee .....	\$25.00 per release
Current History Printout Fee .....	\$2.00 per printout
Inactive Account Fee .....	\$5.00 per month after two (2) years
Mail Return Fee .....	\$2.00 per return item if inactive for six (6) months
Notary Service (by appointment only) .....	Free to credit union members