

## 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](http://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

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

## OUR NEW EMPLOYEE

Please stop by and meet Estrella Murao, our new credit union employee. She comes from the City & County's DMV but prior to that, Estrella was a Member Service Representative at the Honolulu Federal Credit Union, so she comes here with some credit union experience and knowledge.



Estrella is excited about returning to work for a credit union because she believes in the credit union philosophy of helping people. For Estrella, all her hard work makes it very rewarding.



## CHRISTMAS CLUB ACCOUNT

The holiday season is just around the corner. If you planned ahead and opened your Christmas Club Account, you will receive your funds on November 1, 2008. The funds will be transferred to and be available in your Regular Share Account on this date.

If you want a check or the funds transferred to another account or back to the Christmas Club Account, just let us know and we can accommodate your needs.

## 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 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

Aloha,

So far this year has been very interesting to say the least. The year started out as usual but then something happened on the way to the bank. To make a long story short, the economy is heading towards a recession but at the same time, inflation is taking a larger bite of your paycheck.

Fortunately, the mortgage crisis and credit defaults have not directly affected our credit union, but inflation has taken a toll on household expenses as food prices, gas and fuel related products and services have increased. The Board of Directors and Staff have and will continue to monitor the economic fallout and adjust our business strategy accordingly.

On the brighter side, our credit union remains strong and continues to find ways to serve you better. To make it more convenient for you, we have partnered with Bank of Hawaii to allow our members to make deposits to their share drafts accounts at any of BOH's branches. In addition, you are also able to cash your personal share draft up to \$200 per day at any of BOH's locations.



On Wednesday, October 15th, come and help us celebrate International Credit Union Day at The Honolulu Advertiser's first floor conference room. Join us from 10:30 a.m. to 12:00 noon for refreshments, prizes and fun.

A Hui Hou,  
Jeanne Lai Hipp, President

## ***INTERNATIONAL CREDIT UNION DAY***

Join us to celebrate our CREDIT UNION DAY! We'll have food, giveaways and lots of fun!

**Wednesday, October 15th, 2008**

**10:30 a.m. to 12:00 noon**

**First floor conference room in The Honolulu Advertiser building**

**Check it out!** During International Credit Union week, October 13th to 17th, the credit union will be offering an Internet 12 month Share Certificate Special. To receive this special, you must visit our website at [www.mediahawaiiifcu.org](http://www.mediahawaiiifcu.org) for more details.



# SHARE RATES: Effective Oct. 1, 2008

# LOAN RATES: Effective Oct. 1, 2008

<b>REGULAR SHARES</b>	<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 CLUB ACCOUNT** 1.00%

**IRA SHARE ACCOUNT** 3.29%

**SHARE CERTIFICATE\***

12 months	3.25%
18 months	3.30%
24 months	3.35%

\* \$ 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.

## NEW AND USED AUTO LOAN



Looking for a new car? Well, we still have money to loan out. In fact, we just lowered the interest rate on New and Used Auto Loans.

Finance your new or used (4 years old and newer) auto loan with the credit union and pay just:

4.65% APR\* with a 48 month repayment schedule

4.90% APR\* with a 60 month repayment schedule

\*Annual Percentage Rate

Other rates and repayment schedule are available.

Call us for more details - some restrictions apply

<b>SHARE SECURED</b>	<u>APR*</u>
Up to 60 months (3% Above highest regular share rate)	4.50%

<b>PERSONAL LOAN</b>	\$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%

<b>EDUCATION LOAN</b>	
Up to 12 months	5.00%
Up to 36 months	7.00%

<b>NEW AUTO LOAN</b>	
Up to 48 months	4.65%
Up to 60 months	4.90%
Up to 72 months (loans over \$30,000)	5.75%
Up to 96 months (loans over \$30,000)	6.75%

<b>USED AUTO LOAN (4 years old and newer)</b>	
Up to 48 months	4.65%
Up to 60 months	4.90%

<b>USED AUTO LOAN (car model 4 years and older)</b>	
Up to 48 months	7.00%
Up to 60 months	8.00%

<b>CREDITLINE</b>	
24 months review	10.00%

<b>VISA CLASSIC</b>	9.00%
<b>VISA PLATINUM</b>	8.50%

**HOME EQUITY LINE OF CREDIT** - Call for rates  
(80% Loan to Value - single family residential)  
(70% Loan to Value - condominium)

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



[www.mediahawaiiicu.org](http://www.mediahawaiiicu.org)



# 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 or POS 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 Public Service (by appointment only) .....	Free to credit union members

Effective January 1, 2008. The Credit Union reserves the right to change our fees and will give you notice prior to any change if required.