

Hale O Ke Kala

YES, WE'RE MOVING!

Mark your calendar! Our new office will open for business on **MONDAY, JULY 13th, 2009**. Come join us to celebrate this momentous occasion. We'll start with a blessing at 8:30 a.m. After the blessing, about 9:00 a.m., we'll be open for business and serving refreshments, so please stop by and check it out. If the parking lot is full, you may park in the customer parking at The Honolulu Advertiser. Only our physical location will change. . . our mailing address and telephone numbers will remain the same.

Probably everyone is asking why and why now. We think the answer is simple, we can not keep doing what we're doing now. Times have changed and we must change, adapt and even progress in any market condition. In spite of the economic downturn, we feel we must be proactive and position ourselves for the future. Presently, the credit union remains strong and well capitalized to weather these adverse financial conditions and move forward.

Since the credit union was chartered in 1937, the goal was to provide service to our members and today, the goal remains the same. The credit union is in business just for you, our members. . . We are looking forward to the future to expand our membership and business to serve you better.

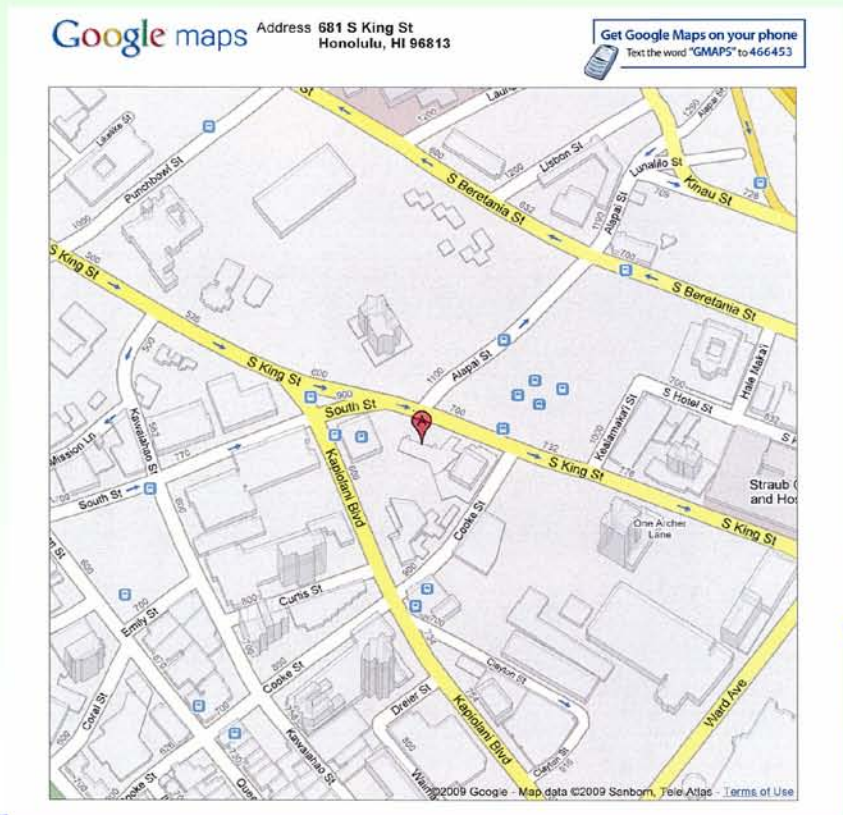
We would like to thank all of our members for your continued support and patronage over the years. We hope to continue all our special relationships we've formed. We would also like to thank The Honolulu Advertiser for their support and assistance. We really appreciate everything they've done and we'll remember all the good times at special events and functions that The Honolulu Advertiser allowed us to host.

New address: 681 South King St., Suite 106
Honolulu, HI 96813

Mailing address: P.O. Box 4614
Honolulu, HI 96812-4614

Telephone number: 808-545-3281

Fax number: 808-524-9393



GRAND OPENING SPECIALS!

CONTACT US:



Phone: 545-3281



FAX 524-9393



TellerLine 941-4675



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



Lost / Stolen VISA Card
800-247-4222



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



681 South King St, Suite 106
Honolulu, HI 96813



Website:
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:
Bucky Kaopuiki
Mark Coleman

CHIEF EXECUTIVE OFFICER:
Keith S. Nakamura

2009 HOLIDAY SCHEDULE

Labor Day - September 7th
Thanksgiving - November 26th
Christmas Eve - close 1:00 pm
Christmas Day - December 25th
New Year's Eve - close 1:00 pm
New Year's Day - Jan. 1st, 2010

To celebrate the GRAND OPENING of our new location, we are offering some specials for a limited time. Visit or call us for more information.

- ◆ Membership Fee is waived when you open a new Share Account.
- ◆ Get your first box of checks free when you open a Share Draft Account and sign-up for direct deposit.
- ◆ Open a 12 Month Share Certificate at 2.10% APY*
- ◆ Visit us on July 13th to receive your free gift and enter a drawing for a door prize.
 - ◆ Must be present to receive your gift and to enter the drawing.

*Annual Percentage Yield

Early withdrawal fee may apply - fees will reduce APY*

REAL ESTATE LOANS

Did you know we offer FIRST MORTGAGES and HOME EQUITY LINE OF CREDIT? Yes, we do. . . we offer very competitive rates and terms on our First Mortgages. It's a perfect time to refinance your mortgage. . . rates are still relatively low, so you can payoff those high interest credit cards and other loans to improve your cash flow. To find out the current interest rates and terms, go to www.cusoofohawaii.com and select "Rates." Then, to apply for a First Mortgage, select "Inquire Now" to complete the prequalification form.

We also offer Home Equity Line of Credit. We'll waive the standard fees if you keep your line of credit for at least one year. It's a good time for those home improvement projects you've been putting off. Use your equity to build more equity back into your home. Please call us for more information and details.

YOUR INSURED SAVINGS

Good news, your insured savings at the credit union of at least \$250,000 has been extended. On May 20, 2009, The Helping Families Save Their Homes Act of 2009 was signed into law that includes a provision extending the \$250,000 share insurance coverage provided by the National Credit Union Share Insurance Fund through December 31, 2013. It was set to expire on December 31, 2009 before this extension.

The National Credit Union Administration is the independent federal agency that regulates charters and supervises federal credit unions. NCUA, with the backing of the full faith and credit of the U.S. government, also operates and manages the National Credit Union Share Insurance Fund.

