



Meet Mark Coleman. . . your newest Director on the Credit Union Board. Mark is a long time member and will serve on the Board for a two year term.

Presently, Mark works at the Star-Bulletin as reporter and copy editor, and has been there for nearly 20 years. Before that, he was with Pacific Business News for 10 years. In his spare time, Mark loves to play music with his pau hana blues band. Welcome aboard Mark.

NEED MONEY!

Well, we got money to lend! Let us know what you're looking for. The credit union is offering very competitive rate on our loans with no gimmicks or hidden fees. Check it out.

New and Used Auto Loans

4.65% APR* for 48 month repayment
 4.90% APR* for 60 month repayment

VISA Credit Cards

Platinum 8.50% APR* with no Annual Fee
 Classic 9.00% APR* with no Annual Fee

Home Equity Line of Credit

6.00% APR*
 No closing cost**

Other loans are available - see page 3

*Annual Percentage Rate

**Restrictions Apply



SAVE THIS DATE!

MARCH 20th, 2010
2010 ANNUAL MEETING
Japanese Cultural Center



FRAUD ALERT

Do not give any of your PINs or passwords to anyone. These codes are for your use and only needed to complete a transaction.

Do not response to any text messages, e-mails or telephone calls requesting personal information, PINs or passwords.

Please install and keep your electronic devices up-to-date with the appropriate security programs.

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Keep up-to-date , visit 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 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:
Bucky Kaopuiki
Gordon Young
Mark Coleman

CHIEF EXECUTIVE OFFICER:
Keith S. Nakamura

2009 Holiday Schedule

Memorial Day - May 25th
Kamehameha Day - June 11th
Independence Day - July 3rd
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

President's Message

E Komo Mai Welcome!

Our Annual Dinner Meeting at Honolulu Country Club on March 14th was enjoyed by all. It was nice seeing old friends and meeting members who were just names on an account before. A Touch of Gold entertained us and the grand prize, a Nintendo Wii, was won by Noelle Temporal. We are planning to have our 73rd Annual Meeting at Japanese Cultural Center's Moiliili Ballroom on Beretania Street. We'll inform all of you when our plans are finalized.

The Board of Directors first meeting was held on March 19th, 2009 and elected the following Officers.

President:	Jeanne Lai Hipp
Vice President:	Michelle Kunitake
Treasurer:	Mary Jane Manabe
Secretary:	Leslene Hirota
Directors:	David (Bucky) Kaopuiki Gordon Young Mark Coleman

Your Board thanks all of you for your continued support and will always have our members' welfare in mind.

2009 will be a year of changes and growth for Media Hawaii Federal Credit Union. A lot of us are being very vugal lately because of the uncertainty of our economic conditions but remember we also need to spend money to help the economy get better.

Don't forget the tax deadline - Federal taxes are due on April 15th and the State of Hawaii taxes are due on April 20th. Call the credit union at 545-3281 if you need a loan to pay Uncle Sam or Auntie Linda. If you're getting a tax refund, you can have it direct deposit to your saving or checking account at the credit union. All you need is the credit union's routing number which is 321379038 and your account number.

A Hui Hou,

Jeanne Lai Hipp
President



SHARE RATES: Effective Apr. 1, 2009

LOAN RATES: Effective Jan. 1, 2009

REGULAR SHARES	APY**
\$ 0.00 to 99.99	No Dividends
\$ 100.00 to 4,999.99	0.50%
\$ 5,000.00 to 24,999.99	0.75%
\$ 25,000.00 and over	1.01%
CHRISTMAS CLUB ACCOUNT	1.01%
IRA SHARE ACCOUNT	3.03%
SHARE CERTIFICATE*	
6 months	2.00%
12 months	2.25%
18 months	2.25%
24 months	2.25%

* \$ 2,500 Minimum to open

** Annual Percentage Yield - Fees may reduce APY

Note: The APY* on Regular Shares, Christmas, Individual Retirement Accounts & Share Certificates are subject to change at anytime by the Board of Directors.



	APR*
SHARE SECURED LOAN	
Up to 60 months (3% Above highest regular share rate)	4.00%
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	4.65%
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%
USED AUTO LOAN (4 years old and newer)	
Up to 48 months	4.65%
Up to 60 months	4.90%
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%
VISA CLASSIC	9.00%
VISA PLATINUM	8.50%
HOME EQUITY LINE OF CREDIT - Call for rates (80% Loan to Value - single family residential) (70% Loan to Value - condominium)	
FIRST MORTGAGE - Call the credit union for more information	

USED AUTO LOAN (4 years old and newer)

Up to 48 months	4.65%
Up to 60 months	4.90%

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 - Call for rates

(80% Loan to Value - single family residential)

(70% Loan to Value - condominium)

FIRST MORTGAGE - Call the credit union for more information

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

NEW AND USED AUTO LOANS



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 schedules are available.

Call us for more details - some restrictions apply



www.mediahawaiiifcu.org



FEE SCHEDULE (effective Jan. 1, 2008, no changes)

CREDIT UNION MEMBERSHIP

Membership Share.....	\$5.00 Par Value of one share
Membership Fee.....	\$1.00

SHAREDRAFT ACCOUNT FEES

Overdraft Fee.....	\$15.00 per item
Non-Sufficient Funds Fee.....	\$15.00 per item
Stop Payment Fee.....	\$15.00 per sharedraft or electronic item
Sharedraft Printing Fee.....	Prices vary depending on style
Inactive Fee.....	\$3.00 per month if inactive for 6 months
Photocopy of Draft.....	\$5.00 per item

DEBIT and ATM CARD FEES

Withdrawals.....	Eight (8) transactions per month are free. \$1.00 for each additional withdrawal or denial
Transfers & Balance Inquiries.....	Three (3) transactions a month are free thereafter \$0.50 per transaction.
Overdraft Fee	\$15.00 per withdrawal
Lost or Stolen Card	\$10.00 per card
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 Checks.....	\$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 per item if more than six (6) withdrawals per month
Christmas Club Withdrawal Fee.....	\$5.00 per withdrawal
Account Reconciliation.....	\$15.00 / per hour (minimum 1 hour)
Account Research.....	\$15.00 / per hour (minimum 1 hour)
Statement Copy Fee.....	\$2.00 / per copy
Deposited Item Return Fee.....	\$10.00 / per return 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 / per account if reopened within 6 months of closing
Release of Mortgage Fee.....	\$25.00 / per release
Current History Printout Fee.....	\$2.00
Inactive Account Fee.....	\$5.00 / per month after two (2) years of no financial activity
Mail Return Fee.....	\$2.00 / per item if inactive account for six (6) months and no current address
Notary Public	Free to credit union members by appointment only.

The credit union reserves the right to change our fees and will give you notice prior to any change.

