

Hale O Ke Kala



SPECIAL!

www.mediahawaiiifcu.org



NEW OR USED AUTO LOAN

4.50%

Annual Percentage Rate (APR)
Based on 4 year repayment.
On Approved Credit

Let us refinance your auto loan from another financial institution or purchase a new or used car and get the special loan at 4.50% APR. This rate is based on a repayment plan of 48 months. You can stretch your payments out to 60 months and get 4.75% APR.

If you have your auto loan elsewhere, please give us a call to see if we can save you some money and help your cash flow. This special loan rate offer will run until December 31, 2009.

GET INVOLVED!

Now is your chance to get really involved with the credit union. We are accepting nominations for the Board of Directors for the upcoming 2 year term, beginning March 2010. Help plan and direct the credit union's future. At the same time, you'll learn how a credit union operates and be amazed by how things work in the financial industry.

If you or someone you know is up for a challenge and want to run for the Board, please contact Rodney Lee at 398-7533.



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
Andy Temporal

CHIEF EXECUTIVE OFFICER:
Keith S. Nakamura

2009 HOLIDAY SCHEDULE

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

www.mediahawaiiicu.org



IMPORTANT NOTICE for ONLINE USERS

Please be very careful when you surf the internet. There are lots of complaints regarding trial offers and discount coupons. When you click and accept the respective offers, there is a time period in which you must cancel, otherwise, your account will be charged. The biggest clue is if they ask you for your Debit or Credit Card information.

If you accept the offer, make sure you understand the terms and conditions. The terms and conditions are usually on the same page, so make sure you read it. The credit union can not stop these payments if you accept the offer and you'll need to work it out directly with them.

Keep Your Credit Report Clean

Did you know that you can save money just by keeping your credit clean? Just make sure you make your payments on time, pay more than the minimum payment due on your credit card account, do not run up your credit card balance and check your credit report at least annually for errors and unauthorized activity. You can view your credit report free once every 12 months at www.annualcreditreport.com. This is the official site for your free credit report. For more credit and consumer protection information, please visit www.ftc.gov/freereports.

If your credit report contains negative information or a low credit score, you may receive a higher interest rate on a loan or may be denied completely. Besides lenders, lessors, employers or potential employers may review your credit report and other businesses such as insurance companies may charge a higher premium based on your credit report, if permitted by law.

ANNUAL MEETING - save this date

Saturday, March 20, 2010 Japanese Cultural Center

Buffet Dinner

Groove to the sounds of Kapena

Giveaways and Doorprizes

