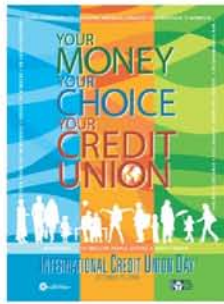


## CREDIT UNION DAY

Join us on Thursday, October 15, 2009, from 10:30 am to 12:30 pm, to celebrate International Credit Union Day. We'll be serving ono pizza and Sam's Club will kindly donate a cake for the CU Day. Besides good food, we'll have giveaways, games, doorprizes and again, we'll be accepting donations for the Susan G Komen for the Cure.



This year marks the 100th Anniversary of Credit Unions in the United States. The first credit union was the St. Mary's Cooperative Credit Association, organized in 1909. Today, the U.S. has over 7,900 credit unions. Most of the credit unions remain safe and secure even through these difficult economic times.



## ACCOUNT VERIFICATION

The Credit Union's Supervisory Committee is conducting their Account Verification. Please review your statement carefully and report any discrepancies between your records and your statement.

Please send all inquires to the Supervisory Committee in writing within 30 days.

Supervisory Committee  
 C/O Walter R Soh  
 159A Mookua St  
 Kailua, HI 96734-2341

## ONLINE VISA CREDIT CARD

Brand New! Now you can view your VISA Credit Card Account balance and transfer to make a payment online. Just log in to your account and view all your share and loan accounts including your VISA Credit Card. To make a payment is simple, just select TRANSFER and select the account you want to transfer from and then select the VISA Account.



## OH YEAH, IT'S ALMOST CHRISTMAS!



Well, it's that time again and it's amazing how this year has flown by. If you have a CHRISTMAS CLUB ACCOUNT with us, it will be transferred to your share or share draft account, whichever one you designated. The transfer will be done the morning of November 1, 2009 and will be available the same day.

If you don't have a CHRISTMAS CLUB ACCOUNT, it's the best and easiest way to save for next year. For example, just start a payroll deduction of \$20.00 per bi-weekly paycheck and you'll have over \$500.00 to spend next Christmas.

You can sign up now and have your deductions begin in November. Plan now for next year.



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**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



681 S King St, Suite 106  
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:**

Bucky Kaopuiki

Mark Coleman

Andrew 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

# President's Message

## E Komo Mai Welcome!

Monday, July 13th was a joyous occasion for the directors and office staff of Media Hawaii Federal Credit Union. We celebrated the grand opening of our spacious new office at 681 South King Street. It was nice chatting with members and retirees.

If you never got a chance to see our new office, come and help us celebrate International Credit Union Day on Thursday, October 15th. Snacks will be served from 10:30 am to 12:30 pm and donations for the Susan G Komen for the Cure foundation will be accepted.

In the next couple of months we will be celebrating Halloween, Thanksgiving and Christmas. How time flies! 2009 has been a year of many unexpected events due to the economy. Many businesses have closed including some of our favorite restaurants. Hopefully, 2010 will be a better year. With the last quarter of the year upon us, we are prepared and positioned for the future. The credit union remains strong with a net worth ratio of over 14%.

Are you interested in being a Board member? Nominations will be accepted in November. Contact the credit union office for more information.

Best wishes to all of you on the upcoming holidays!

A Hui Hou,

Jeanne Lai Hipp, President



## SHARE RATES: Effective Oct. 1, 2009

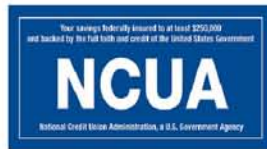
## LOAN RATES: Effective Jan. 1, 2009

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	0.60%
\$ 25,000.00 and over	1.01%
<b>CHRISTMAS CLUB ACCOUNT</b>	1.01%
<b>IRA SHARE ACCOUNT</b>	2.02%
<b>SHARE CERTIFICATE*</b>	
6 months	1.75%
12 months	1.80%
18 months	1.85%
24 months	1.90%

\* \$ 2,500 Minimum to open  
Early withdrawal Penalty or Fee may apply

\*\* Annual Percentage Yield - Penalty and Fees may reduce APY

Note: The Annual Percentage Yield on Regular Shares, Christmas, IRA Share Accounts & Share Certificates are subject to change at anytime by the Board of Directors.



	APR*
<b>SHARE SECURED LOAN</b>	
Up to 60 months	4.00%
(3% Above highest regular share rate)	

<b>PERSONAL LOAN (\$10,000 maximum)</b>	
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)

\* Annual Percentage Rate

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

## Fee Changes: Effective January 1, 2010

Share Draft Overdraft Fee	\$19.00
Share Draft Return Fee	\$19.00
Share Draft Stop Payment Fee	\$19.00
ATM or Debit Card Overdraft Fee	\$19.00
ACH* Overdraft Fee	\$19.00
ACH* Return Fee	\$19.00
ACH* Stop Payment Fee	\$19.00

\*Automated Clearing House



# 73rd Annual Meeting

Join us to celebrate our 73rd Anniversary on  
Saturday, March 20, 2010 at 5:00 p.m.  
at the Japanese Cultural Center.

We'll have some ono food, fabulous  
entertainment and door prizes, so come and join  
us for some good fun and get together with your  
friends.



## Get Involved! Join the Credit Union's Board of Directors

Beginning in November, we'll be accepting nominations for the Board of Directors. Get involved and help plan the future of the credit union. Four of the seven positions on the board will be up for election. We will post notices and advertise when nominations are open. Elections (if necessary) will be held by mail ballots and the elected Board members will be announced at the Annual Meeting.

To become a Board Director, you must be a member in good standing with the credit union; have at least the minimum share balance; be 18 years and older; no criminal felony convictions; and must be able to attend scheduled monthly meetings and any special meetings when necessary.



Secure Your ID Day

## FREE DOCUMENT AND MEDIA SHREDDING

As a member of the credit union, you are invited to shred unwanted documents, CDs and floppy disks at **BBB's Secure Your ID Day**, on **Saturday, October 17**, from **10 a.m. to 1:00 p.m.** Bring up to three boxes or bags of paper documents, CDs and floppy disks that contain information you don't want in the hands of identity thieves, and they'll shred it for you on the spot—for **FREE**. This **FREE** event is hosted by **BBB**.

Castle High School  
45-386 Kaneohe Bay Dr., Kaneohe  
Auditorium parking area.

McKinley High School  
1039 S. King St., Honolulu  
Enter on Pensacola Street.

Mililani High School  
95-1200 Meheula Pkwy, Mililani Town  
Parking lot in front of the gym.