



## HAPPY NEW YEAR!



Goodbye 2009 and Welcome 2010. Well, 2009 was a very challenging year for a lot of us. While we're still feeling the effects of the recession, 2010 looks promising as the housing industry seems to be picking up. Once the housing market gets back on its feet, it should help the economy and get people working again. There are no easy answers or any quick fix, so we must be patient and remain positive.

The Credit Union remains well capitalized at 14%. A strong capital position helps to weather economic downturns and allows you to take advantage of opportunities when they arise. During the past year, total assets increased \$825,000 or 5.65% to \$15,381,000. We remain focused and look forward to the future to expand our services and membership. We wish you and your family a Happy and Prosperous New Year!

Listed below are some of the services we offer.

- ◆ NEWSLINE Online Banking
- ◆ TELLERLINE Audio Response (Telephone) Banking
- ◆ VISA Credit Cards
- ◆ VISA Debit Cards for Checking Accounts
- ◆ Checking Account deposit and check cashing at BOH
- ◆ ATM Cards for Regular Share Accounts
- ◆ American Express Travelers Cheques
- ◆ Consolidated Theatre discounted Movie Tickets
- ◆ Various Insurance products
- ◆ Wire Transfers
- ◆ Notary Public - free for members
- ◆ Home Equity Line of Credit
- ◆ First Mortgages - CUSO of Hawaii
  - ◆ visit [www.cusooofhawaii.com](http://www.cusooofhawaii.com) for more information
- ◆ COSTCO Membership
- ◆ Sam's Club Membership



## 2010

### ANNUAL MEETING

MARCH 20th, 2010

Japanese Cultural Center

5:00 p.m. Registration

5:30 p.m. Annual Meeting

Dinner, Entertainment & Prizes



(see page 4 for more details)

### WANT TO BE A BOARD DIRECTOR?

You still have time to become a Board of Director for the Credit Union. We are accepting Nominations by Petitions for four (4), two year term. There is also an one (1), one year term position open. Nominations are open until Feb. 3, 2010.

If you or someone you know is interested, please contact Rodney Lee @ 398-7533 or THA - Information Technology.

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Keep up-to-date , visit [www.mediahawaiifcu.org](http://www.mediahawaiifcu.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



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Honolulu, HI 96813



Website:  
[mediahawaiiFCU.org](http://mediahawaiiFCU.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

**2010 Holiday Schedule**

Memorial Day - May 31st  
Kamehameha Day - June 11th  
Independence Day - July 5th  
Labor Day - September 6th  
Thanksgiving - November 25th  
Christmas Eve - close 1:00 pm  
Christmas Day - December 25th  
New Year's Eve - close 1:00 pm

# President's Message

## E Komo Mai Welcome!

Dear Members,

Another year has ended and another year has begun with new challenges and new goals. One of Media Hawaii Federal Credit Union's goal was to obtain a larger office which offers more privacy for our members to conduct their business. The challenge was to find an easily accessible location close to The Honolulu Advertiser building. Our goal and challenge became a reality on July 13, 2009.

We would like to thank all of you, our loyal members for your support and patronage the past years and look forward in continuing to help you with your financial needs in the new year.

We would also like to thank those who contributed to our fund raisers as part of our commitment to help the community. With your support, we were able to contribute monetary donations to the Kapiolani Children's Network, Susan G Komen for the Cure and donated 348 lbs of food items to the Hawaii FoodBank.

On March 20th, 2010, we will be hosting our 73rd Annual Dinner Meeting at the Japanese Cultural Center's Moiliili Ballroom on Beretania Street. Please make plans to join us for a scrumptious dinner, good entertainment and a chance to go home with one of our many door prizes.

The Board of Directors, our office staff and I would like to wish all of you a safe, joyous and prosperous 2010 NEW YEAR.

A Hui Hou,

Jeanne Lai Hipp  
President



# SHARE RATES: Effective Jan. 1, 2010

# LOAN RATES: Effective Jan. 1, 2010

## REGULAR SHARES

\$ 0.00 to 99.99	
\$ 100.00 to 4,999.99	
\$ 5,000.00 to 24,999.99	
\$ 25,000.00 and over	

## APY\*\*

No Dividends
0.50%
0.55%
0.60%

## CHRISTMAS CLUB ACCOUNT

0.75%

## IRA SHARE ACCOUNT

1.51%

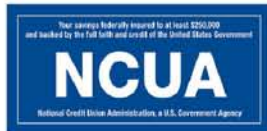
## SHARE CERTIFICATE\*

6 months	1.50%
12 months	1.60%
18 months	1.70%
24 months	1.75%

\* \$ 2,500 Minimum to open

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

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 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:

4.50% APR\* with a 48 month repayment schedule

4.75% 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



## APR\*

### SHARE SECURED LOAN

Up to 60 months (3% Above highest regular share rate)	3.60%
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### 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	4.50%
Up to 60 months	4.75%
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	4.50%
Up to 60 months	4.75%

### 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)

\*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

# 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 ono food, fabulous entertainment by Kapena and door prizes, so come and join us for some good fun and get together with your friends.



## ANNUAL MEETING RESERVATION

MARCH 20, 2010

5:00 p.m.

JAPANESE CULTURAL CENTER

Member's name	_____	Account	_____
Member's name	_____	Account	_____
Member's name	_____	Account	_____
Member's name	_____	Account	_____
Guest's name	_____		

Number of members	_____	x \$ 20.00	=	_____
Number of guests	_____	x \$ 40.00	=	_____
Number of Children (under 12)	_____	x \$ 10.00	=	_____

TOTAL DUE \_\_\_\_\_

Check enclosed for \$ \_\_\_\_\_ (make check payable to Media Hawaii FCU)

Withdraw from my Share or Share Draft Account# \_\_\_\_\_ for \$ \_\_\_\_\_

Signature to authorize Share withdrawal \_\_\_\_\_

Mail to: Media Hawaii FCU  
 P.O. Box 4614  
 Honolulu, HI 96812-4614

Deadline to sign-up is February 28, 2010