

Aloha and Mahalo!

Congratulations to the new Star Advertiser and to all the employees who were hired to begin a new chapter in Hawaii's rich newspaper history.

A sincere Aloha and Mahalo to all those who worked at the Honolulu Advertiser and Star Bulletin. Many of you made Media Hawaii Federal Credit Union your financial institution for many years. The good news is that you can still keep your account here and enjoy all the benefits. One benefit is that it's a place where you still can see your friends and hang out.

If fact, please join us to celebrate our 1st Anniversary at our new location on Friday, July 16th, from 10:00 am to 1:00 pm.

If you're one of the employees that have not found employment yet and have a loan with the credit union, we have some options that can help you through this transition period.

These options can help your immediate cash flow and will modify the terms of the loan. Only one option may be selected at a time and is subject to approval based on your circumstances.

- ◆ Deferred loan payments up to three (3) months
- ◆ Reduced loan payments up to three (3) months
- ◆ Interest only payments up to three (3) months
- ◆ Refinance your existing loan to a new loan

If your situation involves several creditors, you may want to consult a professional who can restructure your debts into one plan. But please be very careful who you select as there are many fraudulent companies.

You should always seek help while your credit is good, because bad credit will cost you in the future.

CO-OP ATM Machines

If you're traveling to the mainland or Canada or just looking for a SURCHARGE FREE ATM, just send a text message to 692667 (MYCOOP) with your location and it will give you the closest machine. There are over 28,000 CO-OP ATMs throughout the U.S. and Canada. Please do not text while you drive.

Here's a real sample, text 681 South King St, Honolulu, HI 96813 on your mobile device to 692667 and you'll receive a reply:

From: 692667
Sent: Jun 28, 2010 9:45 AM
Subject: Powered by CO-OP Network

Powered by CO-OP Network
Hawaii Central CU: 681 S King St Honolulu
Honolulu Municipal Bldg: 650 S King St Honolulu
Need more ATMs? Reply 'More'

Check with your mobile phone provider as standard text messaging rates apply.

Besides CO-OP ATMs, (Kalabash in Hawaii), you can use any First Hawaiian Bank ATM surcharge free.

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Keep up-to-date , visit www.mediahawaiiifcu.org

CONTACT US:



PH. 545-3281



FAX 524-9393



Teller Line 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 Kings 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:

David (Bucky) Kaopuiki

Secretary:

Leslene Hirota

Treasurer:

Mary Jane Manabe

Board Members:

Mark Coleman
Andy Temporal
Shirley Higa

CHIEF EXECUTIVE OFFICER:

Keith S. Nakamura

2010 Holiday Schedule

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!

On Friday, June 4th, many of us were at the Honolulu Advertiser's building saying farewell and best wishes to many of our friends. The building represented a second home to many of us and the employees were part of our ohana. Best wishes and good luck to all!

When notice of the sale of the Honolulu Advertiser was posted, your credit union's Board of Directors (Board) and Management began to think of ways how we may help our members if jobs were lost or if there was a decrease in salaries. A Loan Modification Program was put together and approved by the Board. This program has several options that may be of benefit to you. Call the credit union office at 545-3281 for more information or if you need any other financial help.

Come and help us celebrate our first year at our new office at 681 South King St, Suite 106, on Friday, July 16, 2010. Refreshments will be served from 10:00 am to 1:00 pm. We'll also have some fun door prizes.

A Hui Hou

Jeanne Lai Hipp
President



SHARE RATES: Effective Jul. 1, 2010

LOAN RATES: Effective Jul. 1, 2010

REGULAR SHARES

	APY**
\$ 0.00 to 99.99	No Dividends
\$ 100.00 to 4,999.99	0.40%
\$ 5,000.00 to 24,999.99	0.45%
\$ 25,000.00 and over	0.50%

CHRISTMAS CLUB ACCOUNT 0.50%

IRA SHARE ACCOUNT 1.26%

SHARE CERTIFICATE*

6 months	1.25%
12 months	1.30%
18 months	1.35%
24 months	1.40%

* \$ 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.



SHARE SECURED LOAN

Up to 60 months 3.50%
(3% Above highest regular share rate)

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 3.99%
Up to 60 months 4.25%
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 3.99%
Up to 60 months 4.25%

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)

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:

3.99% APR* with a 48 month repayment schedule

4.25% 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



FIRST MORTGAGES

The credit union offers competitive rates on First Mortgages on properties located here in Hawaii. Just go to CUSO of Hawaii at www.cusoofohawaii.com for more information and complete the pre-qualification form, then someone from CUSO of Hawaii will get back to you.



1st ANNIVERSARY CELEBRATION



Join us in celebrating our 1st Anniversary at our new office located at

681 South King Street, Suite 106

Friday, July 16th from 10:00 am to 1:00 pm

We'll have some yummy refreshments and door prizes. So please stop by to say hi and who knows, you may see some of your friends there.



PICTURES WANTED

If anyone has pictures of the Honolulu Advertiser or Star Bulletin and its employees that would like to share, the credit union would love to display them at our gathering on July 16th. You can e-mail the pictures to services@mediahawaiiifcu.org or you can bring them to the credit union to be scanned.

DIRECT DEPOSIT OR PAYROLL DEDUCTION

If you changed employment or moved over to the Star Advertiser, please remember to sign-up for Direct Deposit or Payroll Deduction. Your authorizations will not be transferred over to your new employer. Once your Direct Deposit or Payroll Deduction is established, please contact the credit union to ensure your distributions are properly set-up.

If you don't have Direct Deposit, why not? It's very easy to set-up and the most efficient way to save money.