

HAPPY HOLIDAYS

Can you believe it? The holiday season is here already. If you have a Christmas Club Account with us, it was transferred to the account you designated on November 1st. Your new Christmas Account will continue automatically but you can always increase it. If you don't have one, now is the time to start saving for next year.

Here are some suggestions as you begin planning for next year.

- ◆ Open a Christmas Club Account.
- ◆ Open an IRA or make a deposit to your existing IRA. Please check with your tax advisor for eligibility.
- ◆ Purchase energy efficient appliances to receive a tax credit. Please check with your tax advisor or HECO for details.
- ◆ Install a Solar Water-Heating System or a Photovoltaic (Net Energy Metering) System to lower your electric bill and take advantage of any tax credit.
- ◆ Donate your unwanted but usable items to a charitable organization.
- ◆ Gather and organize your tax documents.
- ◆ Shred all unnecessary documents containing personal information.
- ◆ And lastly, if you shop online, make sure you know who you're dealing with and keep up-to-date with your anti-virus and security programs.

CREDIT UNION DAY

Mahalo to everyone who joined us to celebrate International Credit Union Day. And for those of you that participated in our silent auction, thank you very much.

The Credit Union raised over \$700 thanks to the generosity of our members. Most of the proceeds will be donated to the Kapiolani Childrens' Miracle Network.



HOLIDAY SCHEDULE

The credit union will be closed:
Veterans' Day, November 11th
Thanksgiving, November 25th
Christmas Eve, December 24th
New Year's Eve, December 31st

CONTACT US:



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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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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

Veterans' Day - November 11th
Thanksgiving - November 25th
Christmas Holiday - December 24th
New Year's Eve - December 31st

2011 Holiday Schedule

Presidents' Day - February 21st

VISA CREDIT CARDS

WHY get a VISA Credit Card from the credit union. It's a simple card with no gimmicks, no bait and hook promotions, and no hidden or outrageous charges. Best of all, the interest rate on our VISA Platinum is only 8.50% APR*.

In 2009, the President signed the Credit Card Accountability, Responsibility and Disclosure (CARD) Act of 2009. This law was enacted to protect consumers from deceptive and unreasonable fees and penalties charged by some companies. The final phase of the law was implemented in August 2010, but of course, some credit card issuers have already created new fees and charges to escape the CARD Act rules.

If you plan to open any credit card account, please make sure you read and understand the disclosures. All rates, fees and charges must be included in the disclosures along with any trigger that would set-off the rate increase or fee.

*Annual Percentage Rate

STAY CONNECTED



In an effort to keep you informed and up to date, the credit union has created a Facebook page. Please feel free to visit us and participate with you comments.

SHARE INSURANCE

President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act on July 21, 2010. Included in this Act was a provision to make the \$250,000 Share Insurance permanent.

Federally insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a federal insurance fund backed by the full faith and credit of the U.S. Government.

