

DEBIT CARDS

Are you still writing checks and holding up the line? If you are, you should start using a Debit Card, it's fast and simple to use. Depending on the merchant, some have minimum floor limits that don't require any signature or PIN, so the transactions are even quicker.

There are two types of transactions, a debit is a PIN based transaction which will deduct from your account immediately or a credit transactions which requires a signature unless it is below the floor limit. Credit transaction will place a hold on your account until the transaction is settled.

So what's the difference between an ATM and Debit Card. With an ATM Card, you can withdraw cash from an ATM machine, but with a Debit Card, besides cash, you can make purchases and pay bills. Whatever an ATM Card can do, the Debit Card can do also. Purchases and payments by your Debit Card will be deducted from your Share Draft (Checking) Account.

As a word of caution, nobody knows your PIN on both your ATM and Debit Card. For that matter, **DO NOT** give any PIN or Password to anyone. It is **YOUR** secret code and no one has access to it, not the credit union nor our vendor or processor.

You may receive a call from our security vendor to verify transactions, they will not request your PIN or Password. They will just verify suspect transactions. If in doubt, **DO NOT** give any information and call the credit union or 1-800-754-4128 after hours. **DO NOT** call the number they may give you, just in case it's fraudulent.

Int'l Credit Union Day

Join us on Tuesday, October 19, 2010, from 11:00 a.m. to 1:00 p.m. to celebrate Credit Union Day.

We'll have refreshments, prizes and we'll also have a silent auction to benefit the Kapi olani Children's Miracle Network. We hope to see you here.

Here's some pics from previous years.



In observance of
Labor Day,
the credit union will
be closed on
Monday, September 6th.

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 South Kings St, Suite 106
Honolulu, HI 96813



Website:
mediahawaiiifcu.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

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

NEED HELP!

The credit union is here to help you get through these difficult times. We have some payment options for your loans here that can help your cash flow. So please come and talk to us before you consider Bankruptcy.

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

Our options can help your immediate cash flow and will modify the terms of the loan that you have at the credit union. 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

You should always seek help while your credit is good, because bad credit will cost you in the future. Now that lenders, employers, insurance companies and others look at your credit to determine risk, bad credit will cost you more in premiums and even denial of service. So make sure you keep your credit clean.

STAY CONNECTED



In an effort to keep you informed and updated, 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.

