



HAPPY NEW YEAR!



Welcome to 2011. It doesn't seem so long ago we were celebrating the end of 2009. Now it's the end of 2010 and we seem to be saying the same thing, that hopefully this year will be much better and we'll be on the road to recovery. For our credit union, the biggest story of 2010 was the selling of the Honolulu Advertiser and the consolidation of the two daily newspapers into the Star Advertiser.

With all that behind us and the continued support and patronage of our members, the Credit Union remains a viable financial institution and well capitalized at about 13.5%. Our strong capital position helps the credit union weather these economic challenges and allows us to continue our normal operations while planning for the future. Total assets still remain above \$15 million with over \$13 million in deposits, respectively. 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
- Credit Insurance products on loans
- Long Term Care, Whole Life and Term Insurance
- Wire Transfers
- Notary Public - free for members
- Home Equity Line of Credit
- First Mortgages - CUSO of Hawaii
 - visit www.cusofhawaii.com for more information
- COSTCO Membership
- Sam's Club Membership



2011
ANNUAL DINNER
MARCH 12th, 2011
Honolulu Country Club
 5:30 p.m. Registration
 6:30 p.m. Dinner
 Entertainment and Prizes to follow.



(see page 4 for more details)

WANTED: BOARD of DIRECTORS

You still have time to become a Board of Director for the Credit Union. We are accepting nominations for three (3), two year term openings. Nominations are open until February 15, 2011.

If you or someone you know is interested in running for a seat on the Board of Director, please contact:

Rodney Lee @ 398-7533
 Wade Shirkey @ 235-6384
 Jackie Vilorio @ 545-3281

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Keep up-to-date , visit www.mediahawaii.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



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 (MJ) Manabe

Board Members:

Mark Coleman
Andrew (Andy) Temporal
Shriley Higa

CHIEF EXECUTIVE OFFICER:

Keith S. Nakamura

2011 Holiday Schedule

Presidents' Day - February 21st
Memorial Day - May 30th
Kamehameha Day - June 10th
Independence Day - July 4th
Labor Day - September 5th
Columbus Day - October 10th
Veterans' Day - November 11th
Thanksgiving - November 24th
Christmas Day - December 26th

President's Message

E Komo Mai Welcome!

Dear Members,

Out with the old and in with the new! I wish all of you good health and financial bliss in 2011!

2010 was a very stressful year for many of you and the credit union adopted new programs to help everyone weather the storm. We at Media Hawaii Federal Credit Union always have your best interest in mind.

Your office staff, board members and the supervisory committee would like to thank all of you for your continued support this past year. We enjoyed seeing our members at our anniversary open house and for coming out to help us celebrate International Credit Union Day.

Please make plans to join us on Saturday, March 12th, 2011 for our annual dinner at Honolulu Country Club in Salt Lake. More details will be coming.

The Board of Directors, our office staff and I would like to wish all of you a safe, joyous, and prosperous 2011 NEW YEAR.

A Hui Hou,

Jeanne Lai Hipp
President



SHARE RATES: Effective Jan. 1, 2011

LOAN RATES: Effective Jan. 1, 2011

REGULAR SHARES

	APY**
\$ 0.00 to 99.99	No Dividends
\$ 100.00 to 4,999.99	0.25%
\$ 5,000.00 to 24,999.99	0.25%
\$ 25,000.00 and over	0.25%

CHRISTMAS CLUB ACCOUNT 0.40%

IRA SHARE ACCOUNT 1.00%

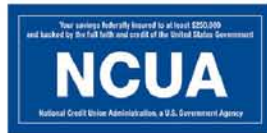
SHARE CERTIFICATE*

6 months	0.75%
12 months	0.80%
18 months	0.85%
24 months	0.90%

* \$ 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 APR*

Up to 60 months 3.25%
(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 (Special) 3.00%
Up to 60 months (Special) 3.50%
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 (Special) 3.50%
Up to 60 months (Special) 3.75%

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%

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.



NEW AUTO LOANS



Looking for a new car? Well, we still have money to loan out. In fact, we just lowered the interest rate again on New and Used Auto Loans.

Finance your new auto loan with the credit union and pay just:

3.00% APR* with a 48 month repayment schedule

3.50% 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



GROUP MOVIE TICKETS

Consolidated Theatre Screen Savers movie tickets are still available at the credit union. Sorry, but the price of the tickets just went up to \$27.00 for a book of four or \$6.75 each, which is still cheaper than purchasing them at the theatre.

74th Annual Dinner

Join us to celebrate our 74th Anniversary
on Saturday, March 12, 2010 at 5:30 p.m.
at the Honolulu Country Club.

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



ANNUAL DINNER RESERVATION

MARCH 12, 2011 5:30 p.m.
HONOLULU COUNTRY CLUB

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, 2011