

Onomea

FEDERAL CREDIT UNION

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Website: www.onomeafcu.org

January 2010

Monday, Tuesday & Thursday: 8:30 a.m. – 4:30 p.m. / Wednesday & Friday 9:00 a.m. – 5:30 p.m.

HOLIDAY CLOSINGS

MARTIN LUTHER KING, JR.

Monday, January 18, 2010

PRESIDENT'S DAY
February 15, 2010

MEMORIAL DAY

Monday, May 31, 2010

Happy 2010

from the

Board of Directors

FYI

**Beware of phone
scams!**

NEVER

*Give out your
Personal Confidential
Information when you
receive a phone call.*



ANNUAL MEETING

Join your fellow members at the Credit Union's 2010 Annual Meeting. Visit with the Staff, Board of Directors and Volunteers to provide feedback on your experiences with the Credit Union, catch up on news with other members, enjoy refreshments & good food. Attending the Annual Meeting is one of the benefits of belonging to a financial cooperative. As a member/owner of the credit union, you're invited to participate in its governance. It's one more way the Credit Union difference shines through. We look forward to seeing you soon.

When: Saturday, March 6, 2010

Where: Papaikou Hongwanji (Corner -Onomea Scenic Road across from Kalaniana'ole School)

Time: 11:00 a.m. Meeting / 11:30 a.m. Luncheon

Menu: Hawaiian Food -Rice, Poi(If available), Potato/Macaroni Salad, Lomilomi Salmon, Kalua Pig, Squid Luau & Chicken Long Rice

Cost: \$8.00 Members, \$14.00 Non-Members,
\$5.00 Children (Ages Five to Ten)
FREE Children (Ages Four and Under)

Ticket Purchase Deadline: Friday, February 26, 2010.

FREE GIFTS!!!!PRIZES!!!!

"After" Holiday Skip-A-Pay Promotion For January 2010

Onomea FCU will be offering to its member an opportunity to skip your consumer loan payment for the Month of January. We want to assist you in paying your other expenses during January first.

To be eligible, a loan must have at least six (6) consecutive monthly payments with good payment history. To take advantage of this opportunity, simply come in to the office and fill out a "waiver" form for each loan. **Deadline for submission of the form is 01/22/10.** Skipping your loan payment for one month may result in increased finance charges over the life of the loan.



Notice to On-Line Users

Users of our On-Line Banking who have not logged on for six months will be deactivated. So please log on **NOW** & call us if you have any questions.



IRA (Traditional/ROTH) Time Share Accounts

Minimum deposit of \$500.00
 1 Year term
 Dividend Rate of 2.35%
 Annual Percentage Yield of 2.37%
 2 Year term
 Dividend Rate of 2.65%
 Annual Percentage Yield of 2.68%

Money Market Accounts

Minimum deposit of \$5,000.00
 1 ½ Year Term
 Dividend Rate of 1.25%
 Annual Percentage Yield of 1.26%

Savers Club Accounts

Dividend Rate of 3.00%
 Annual Percentage Yield of 3.04%
 For Period 10/01/09 – 09/30/10
 Maximum \$500.00 deposit per month

Regular Shares

Dividend Rate of 0.25%
 Annual Percentage Yield of 0.25%
 Minimum deposit to earn stated APY \$100.00

Share Draft

Dividend Rate of 0.50%
 Annual Percentage Yield of 0.50%



All of us at the Credit Union (the Board of Directors, Volunteers, Management & Staff) would like to express our appreciation to you for being a loyal member/owner. Your participation in the Credit Union is what makes us the safe and strong financial institution that we are. We literally would not exist without you: The only reason for our being is service to members. Thank you for your support.



Type

New Vehicle
 Used Vehicle
 Share Secured
 Signature
 Home Equity Line of Credit (subject to change every 6 months)
 Mortgage
 Credit Card – VISA Classic
 Credit Card – VISA Platinum

Term

up to 7 years
 up to 6 years
 up to 12 years
 up to 5 years
 5-15 years
 12-15 years
 N/A
 N/A

Apr*

5.00%
 5.00%
 2.00%
 7.25%
 5.00%
 6.50%
 11.00%
 9.00%

*APR = Annual Percentage Rate. Rates are subject to change without notice.



Classic

- No Annual Fee
- 25 Day Grace Period for purchases



Platinum

- \$25.00 Annual Fee
- 25 Day Grace Period for purchases



With grateful appreciation....

The Onomea Comets & Papaikou Sprouts 4-H Clubs would like to thank the Credit Union's members and staff for the generosity shown in the collection of the plush (stuffed) animals drive. Through this community service project, it is estimated over 140 plushes were collected and donated to the Catholic Charities organization who in turn will be distributing them to many needy individuals of all ages.



We sincerely thank Mr. Ishigo and his staff for the use of the lobby area for the collection and for their kindness and encouragement.

May your Holidays be filled with much love & joy and may 2010 be a year full of hope & happiness.

Submitted by: Inez Johnson, Leader
 Callie Villanueva, Chairperson.

ICU Day Cash Prize Winners



Christy Okazaki



Kypp Miyashiro



Laimana Mauga



Ederlina Salas