

Onomea

FEDERAL CREDIT UNION

P.O. Box 19
Papaikou, Hawaii 96781
(808) 964-1031
Fax (808) 964-5088

OCTOBER 2007

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



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- FYI



COLUMBUS DAY

Monday, October 8

VETERANS' DAY

Monday, November 12

THANKSGIVING DAY

Thursday, November 22

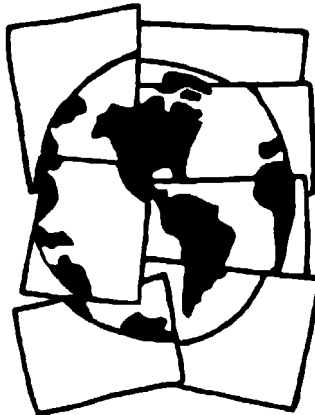
CHRISTMAS DAY

Tuesday, December 25

NEW YEAR'S DAY

Tuesday, January 1, 2008

CREDIT UNIONS Together We're Better™



International Credit Union Day October 18, 2007

Join us as we celebrate this year's theme - "Together We're Better!"

- We'll have refreshments, on food and giveaways!
- Mr. Bob Jonick will be here from Oahu to once again share his financial expertise with our members.
- Our staff will help you get your credit report on line that day.
- Be one of the winners of 4 - \$25 cash drawings.
- We even have something for the kiddies.



AMERICA'S
CREDIT UNIONS™

Where people are worth more than money.™

Name _____

Address _____

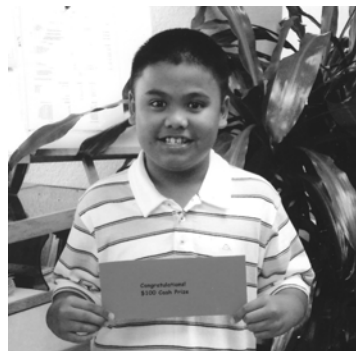
Phone _____

Mail to P.O. Box 19, Papaikou, HI 96781 or bring in person



For more
information
a b o u t
d i r e c t

deposit and to sign up, call or stop by and see Edie today.



YOUTH WEEK WINNER

Winner of the National Credit Union Youth Week drawing is Lucas Barte. Being a thrifty saver, he deposited his prize of \$100 into his savings account here!

Onomea Federal Credit Union

P.O. Box 19
Papaikou, Hawaii 96781

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U.S. POSTAGE
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Permit #205
Hilo, Hawaii

RETURN SERVICE REQUESTED

N^{Dividend} **NEW** \$

SAVERS' CLUB

We've renamed our Christmas Savings Club to the **SAVERS' CLUB**.

We know how difficult it is to save, so we thought we'd give you a little help. Join our 2008 **SAVERS' CLUB** and get 5% annual dividends, paid quarterly. You will receive a check after September 30, 2008 to spend on anything you want or need. Maximum deposit \$500.00 monthly.

HOLIDAY LOANS

For those of you that didn't join the 2007 Christmas Savings Club, come in to see Ruth, Denise or Myrtle for that holiday loan!

Share Secured - 2% Annual Percentage Rate
Signature Loans - 7% Annual Percentage Rate

For that new set of wheels, we still have loans with 5% APR 7 year repayment.

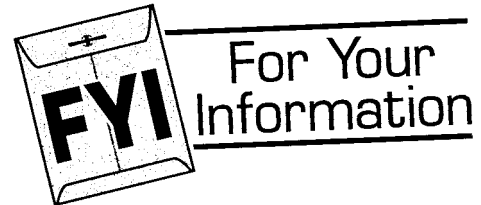


Time for new wheels?
See your Credit Union for a Vehicle Loan.



VISA CLASSIC 11% APR

VISA PLATINUM 9% APR



FIVE FINANCIAL TIPS

1. Have a "rainy day" fund.
2. Have a true-to-life budget.
3. Set long-term goals.
4. Shop for the best interest rates.
5. Pay yourself first.

Convenience at your fingertips!



As of August 6, 2007, anyone who uses ATM or POS devices to access their accounts for cash or purchase will not receive a receipt for transactions less than \$15.00

MEMBERS

Auto & Home Insurance

for a free rate quote, call the Insurance Sales Center toll-free today!

1-888-380-9287

Coverage is provided and underwritten by **Liberty Mutual Insurance Company** and its affiliates, 175 Berkeley St., Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are available where state laws and regulations allow and may vary by state. The insurance offered is not a deposit and is not insured by the NCUSIF or guaranteed by your credit union