

A PUBLICATION OF THE



Big Island

Federal Credit Union

The first chartered credit union in the State of Hawaii

Fourth Quarter 2009



Win up to 500,000 Points with the UChoose Rewards® YOU WIN Sweepstakes!!

If you registered your Big Island FCU VISA® Express Check Debit Card with UChoose Rewards®, you now have a chance to win up to 500,000 points every time you shop! With each qualifying purchase* you make, your name will be entered automatically into the UChoose Rewards® YOU WIN Sweepstakes.

To enter, simply use your Big Island FCU VISA® Express Check Debit Card for qualifying purchases* from October 1 through October 31, 2009. Then, on November 16, 2009, one lucky UChoose Rewards® member will WIN 500,000 points!! Points can then be redeemed for products, travel, event tickets, and more!! There are so many options to choose from!

There will be 10 prizes being awarded:

- Grand Prize: 500,000 Points (one winner)
- 2nd Prize: 200,000 Points (one winner)
- 3rd Prize: 100,000 Points (one winner)
- 4th Prize: 50,000 Points (three winners)
- 5th Prize: 12,500 Points (four winners)

Visit www.uchooserewards.com to register your card if you haven't already done so and check out all the redemption options. Remember, every qualifying purchase* counts as an entry, so the more you shop, the better your chances of winning!!

*Subject to YOU WIN Sweepstakes Official Rules found at www.uchooserewards.com/youwinrules

Watch For Our New Monthly Loan Billing Statements

On May 22, 2009, the Credit CARD (Card Accountability Responsibility and Disclosure) Act of 2009 was signed into law to establish fair and transparent practices relating to the extension of credit. Effective August 20, 2009, a provision of this act requires Big Island FCU, along with all other creditors, to send out monthly statements for all open-end loans. Loans affected at Big Island FCU include Personal Loans, New & Used Auto Loans, Share Secured Loans, Overdraft Lines of Credit and Home Equity Lines of Credit.

So what does this new regulation mean to you? If you currently have any of the open-end loans listed above, you will no longer receive coupons to accompany your monthly payments. You will now be receiving a monthly loan billing statement for each open-end loan you have with Big Island FCU. Please be assured that if your loan payments are set up to be paid through payroll deduction or automatic payment, payments will continue to be processed as agreed.

If you have any questions or would like more information regarding the new monthly loan billing statements, please feel free to call us at 808-935-6665.

Why 177 Million People Worldwide Choose Credit Unions

**YOUR
MONEY
YOUR
CHOICE
YOUR
CREDIT
UNION™**

Do you remember why you chose Big Island FCU to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

On Thursday, October 15, credit union members around the world will join together to celebrate International Credit Union Day. This year's theme, **Your Money. Your Choice. Your Credit Union.**, celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money *and* your credit union.

Please stop by any one of our branches on Thursday, October 15, for refreshments and help us celebrate the credit union difference!

HOLIDAY SKIP-A-PAYMENT PROMOTION

With the holidays quickly approaching, you may find it helpful this year to take advantage of our Holiday-Skip-A-Payment Promotion. If you have an eligible loan* with Big Island FCU, you may be able to skip your December loan payment. That's right, skip your December loan payment without any penalty or late fees and put a little extra money in your pocket for the holidays!!



*Excludes VISA Credit Cards, Home Equity and Mortgage loans. This extension is for payment due December 2009 only. Payment will continue in January 2010 and interest will continue to accrue during that period. Other restrictions apply, please see any branch for more details.

CHRISTMAS SHARE ACCOUNT NEWS

Your 2009 Christmas Share funds are available now!! If you opened a Christmas Share Account for 2009, the funds in your account were transferred to your Share or Share Draft Account on October 1, 2009.

Please review your account and call us if you have any questions.

Open An Account For Next Year

If you *didn't* open a Christmas Share Account for 2009, don't make the same mistake in 2010. Saving money for next year's holiday season is easy when you make regular deposits into your Christmas Share Account. These accounts can be opened between now and January 31, 2010. Stop by one of our branches and get started today!!

November AUTO LOAN PROMOTION

Watch for our upcoming November Auto Loan Promotion!! Rates for new autos start as low as 3.75%APR* and used autos no older than five years old as low as 5.00% APR*.

*APR=Annual Percentage Rate. Other terms are available at discounted rates. Promotional rates are available November 1-30, 2009. No internal refinancing, certain restrictions apply. Contact any branch for more information.

HOLIDAY LOAN PROMOTION

Didn't save up for the holidays this year? Maybe we can help with our low interest rate Holiday Loan Promotion!! Starting November 15 through December 31, 2009, we will once again be offering a low rate Holiday Loan to help you through the season. Give us a call for more details.



HILO

66 Lono Street
Hilo, Hawaii 96720
(808) 935-9778

Fax: (808) 934-7572

Loan Dept.: (808) 935-6665

Loan Dept. Fax: (808) 935-6666

Mon-Fri 8:30am-5:00pm

KONA

75-5737 Kuakini Hwy, Ste 101

Kailua-Kona, Hawaii 96740

Ph: (808) 329-8889

Fax: (808) 326-4959

Mon, Tue, Thu, Fri 8:30am-5:00pm

Wed and Sat 8:30am-12:00pm

PUNA

16-594 Kipimana Street

Keaau, Hawaii 96749

Ph: (808) 930-2600

Loans: (808) 930-2610

Fax: (808) 930-2619

Mon, Tue, Thu, Fri 8:30am-5:00pm

Wed and Sat 8:30am-12:00pm

WEB SITE

www.bigislandfcu.com

EMAIL

info@bigislandfcu.com

AUDIO RESPONSE

(808) 961-3316

BOARD OF DIRECTORS

Chairman:

Wayne Joseph

Vice Chairman:

Gregory Pacheco

2nd Vice Chairman:

Francis Smith

Secretary/Treasurer:

Florence Kubota

Directors:

Stanley Oliveira

Robert Kelihoomalu

Myrna Watanabe

HOLIDAY SCHEDULE

Columbus Day - October 12

Veterans' Day - November 11

Thanksgiving - November 26

Christmas Day - December 25

New Year's Day - January 1



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

Your savings help build a better future for all.

NCUA

National Credit Union Administration, a U.S. Government Agency