



Big Island

Federal Credit Union

The First Credit Union in the State of Hawaii

Fall 2006

Its back... Auto Loan Promotion!!

After a short absence, we are happy to announce our November Auto Loan Promotion! Throughout the entire month, everyone qualifies for the same low rate! Found that perfect car but high rates keeping you from your dreams? Now is your chance to make that dream come true.



New and
Qualified Used
Vehicles

As Low As

5.25% APR

New and used auto advances made between November 1 and November 30, 2006 will be offered the special low ANNUAL PERCENTAGE RATE. Rate based on 60 month financing for new or used vehicles. Other terms available. Subject to Big Island FCU loan policies. No internal refinancing. Some restrictions may apply.

Holiday Loans

Start your holiday season off right!

5.75% APR

- * \$10,000 maximum
- * 24-month term

Request made between November 15, 2006 thru December 31, 2006 will qualify for the low ANNUAL PERCENTAGE RATE. Rate is based on a 24-month term. Subject to Big Island FCU loan policies. No internal refinancing. Some restrictions may apply.



Christmas Savings Accounts... 2007

Open an account and start saving today!!

3.04% APY

- * Earn higher dividends
- * \$500 max. deposit per month
- * \$6,000 total maximum deposit
- * Accounts being opened until Jan. 31

Have a loan and need some extra money?

Who doesn't need a little extra help during the holidays? With our Holiday Skip-A-Payment promotion, help is just a signature away. All personal and new/used auto loans are eligible to skip December's payment. Look for complete information in next month's statement.



Certain restrictions may apply. Please call for complete details.



More overdrafting options!!

No one likes a returned (bounced) check and the fees and embarrassment that come with it. Members with overdrafting privileges are now able to overdraft funds from multiple accounts! You can choose from any of your own accounts or cross-member accounts, plus you can prioritize the accounts to specify how overdraft funds will be withdrawn.

If you don't already have an Overdraft Account, please call or visit a branch for more information.

CREDIT UNIONS
*Making a
World of Difference™*



International Credit Union Day
Thursday, October 19

*Join us for refreshments
at all branches!*



Our Puna and Kona branches are open Saturdays from 8:30am-12:00pm

Construction Loans

Are you planning to build your dream home? Just don't know where to start or what to do? Big Island Federal Credit Union can assist you with your construction loan and offer the following:

- * One loan application with one loan closing
- * Construction loan converted to permanent financing
- * Choice of 15, 20 or 30 year permanent financing
- * No conversion fee
- * Bonding required for construction
- * 12-month construction term
- * Interest-only payments monthly based on outstanding balances
- * Discounted closing fees

Contact our Mortgage Loan Administrator for further information at 930-0222.



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.
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

HOLIDAY SCHEDULE

Columbus Day - October 9
Election Day - November 7
Veterans' Day - November 10
Thanksgiving - November 23
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

