

CREDITLINES

YOUR FINANCIAL GARDEN FOR LIFE

Green Garden Special Loan Rebates Extended

Now through October 28, 2011, purchase any item that will save you electricity, gas, or improve the efficiency of your home, and we'll give you cash... it's Garden Island FCU's Green Garden Loan Rebate.

You will receive a cash rebate based on 1% of your loan amount for any qualifying loan below:

- Any Hybrid/Car getting 30 mpg
- Solar heating water system
- Photovoltaic system
- Insulated windows
- Energy Star appliance
- Energy qualified products (insulation, exterior doors, solar vents, etc.)



Green Garden Loan rebates are good on loans made and approved from July 1 through October 28, 2011. Members who recently purchased qualifying items and financed it at another financial institution may refinance that loan with Garden Island FCU to qualify for the loan rebate. Save today with a Green Garden Loan from Garden Island FCU.

Money For Every Imagination - Apply On Line!

Apply for your next loan online at www.gardenislandfcu.com. It's fast, convenient, and you'll love the low rates. You may also check out our rates and terms for:

Discover why it really pays to borrow at Garden Island FCU.



Supervisory Committee Audit

The Supervisory Committee of Garden Island FCU is conducting an audit of member accounts as of June 30, 2011. Please review your account statements. If you notice any discrepancies please notify our Supervisory Committee at:

CU Pacific Audit Solutions LLC.
Re: Garden Island FCU
1654 South King Street
Honolulu, HI 96826

- New or used car loans
- Vacation loans
- Consolidation loans
- Home improvement loans
- You name it!

IN THIS ISSUE

PAGE 2

Mahalo for Helping
Have a Rice Day!
Save with Sprint
Platinum Club

PAGE 3

FunPics
Email Identity Theft
Total Convenience
Join the Parade

PAGE 4

Privacy Notice
Rates
Statistically Speaking



Mahalo for Helping the American Red Cross

Garden Island FCU is pleased to announce that with your generous support, and the credit union matching program, \$5,000 was donated to the American Red Cross. The funds will help our friends in Japan and the Pacific regarding tsunami relief.

It is the generosity and caring of Garden Island FCU members that makes it so wonderful to serve you.

Have a Rice Day!

Garden Island FCU will be joining all Hawaii's credit unions in a special RICE drive to benefit the Hawaii Food Bank. From September 9 - November 10, 2011 members who donate a 20 pound bag of rice or \$12 cash or more, will receive a custom designed rice paddle. Donations will be accepted at the credit union office 2973 Kele St., Lihue. Please help us feed the hungry across the state. Mahalo for your support!

Share us with Kauai!

Tell everyone you know that Garden Island FCU is here for them! Credit union members enjoy earning attractive savings rates or borrowing at lower loan rates. Plus there's a host of other money saving services that makes us one of the best deals in town. Share the news, tell family, friends, and co-workers, that they are all eligible to join Garden Island FCU. Your Financial Garden For Life!

Save Your Money with Sprint

Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! Garden Island FCU is pleased to bring you Sprint Credit Union Member Discount Plan. Discounts include:

- 10% off regularly priced Sprint individual service plans
- 15% off most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Proof of credit union membership in Garden Island FCU (evidenced by an account statement) will enable you to take advantage of the discounts. Call 1-877-SAVE-4CU (877-728-3428) and let them know you're a credit union member. Ask to be part of the NACUC_ZZM Corporate ID to save or visit your nearest Sprint store.



HOLIDAY

The credit union will be closed in observance of:

Labor Day, September 5, 2011

Discoverer's Day, October 10, 2011

Please have a safe and pleasant holiday.

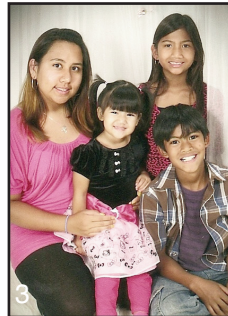
Enter Garden Island FCU's FUNPIC'S Photo's Contest



JUNE FUNPICS WINNER Santos Family Postcard

Mail, deliver, or email your photo (email to info@gardenislandfcu.com), and a brief caption of 25 words or less of what the photo is about to Garden Island FCU. Include your name (provide a self addressed return envelope if you want your photo returned to you).

If we publish your photo in our newsletter, we'll give you \$10 (deposited to your credit union share account). All photos submitted will be entered in a drawing to win \$100. The drawing will be held semi-annually with the first drawing held June 1 and December 1 at noon.



1. Postcard from the Santos Children at Camp Snoopy, Knott's Berry Farm, California.
2. Jazlyn Rivers granddaughter of member Leona Jeffries with her 28 inch first homegrown squash. She did not want to eat it but we told her there will be plenty more.
3. Saigejah Wong recently celebrated her 3rd birthday with her sisters Brianna and Jahnaiahlyn and brother Ramah.
4. Wong Pedronan family at Hoover Dam having the time of their life.
5. Wong Pedronan family having fun at Circus Circus Las Vegas.

There's No Cost to Get Platinum Club* Benefits

Credit union members, age 55 years and older, are eligible to open a Garden Island FCU Platinum Club account. Club benefits include:

- **Special bonus** – A Platinum Club Savings account with a .25% APY more than current credit union primary share rates.
- **Ten free services** (such as Free Online Banking, e-Bill Payer, no annual fee VISA Cards and so much more)

And the best news of all, there's no cost to join or maintain the Platinum Club. Open your club account today.

* Platinum Club benefits require that \$2,500 be maintained in a special Platinum Club Savings Account. Maximum Platinum Club Savings account balance not to exceed \$40,000.

Total Convenience Day or Night

Instant access to your accounts, 24/7 when using:

- Online Banking - Bank 24/7 with any home or office computer
- Billpayer - Pay your bills without ever having to write a check or mailing in a payment
- Sharedraft Checking - Write a check without the fees and minimum balance requirements
- Checkomatic Card - Get cash or make purchases all over town

Garden Island FCU is the clear choice to make your life easier!

Identity Theft and your Email

- Never reply to a suspicious email requesting for personal and confidential information.
- Replying to an email may open yourself up to receiving more unwanted emails.
- Never open the attachment that accompanies a suspicious email. The attachment may have a virus or malware that could affect your computer.
- Remember no financial institution or any other business for that matter will ever ask you for personal and confidential information in an email.
- If you do receive an email from a businesses requesting you to open their attachment, **DON'T OPEN IT!** Contact the company directly by telephone and inquire if that email is legitimate.
- * Never give your complete social security or other personal information to anyone on the telephone or in an email.

Identity theft is on the rise. Don't let your guard down for one minute.

Join the Annual Kauai Christmas Parade

Know of a group interested in participating in the upcoming Kauai Christmas Parade? Please use the form below to refer a group to us.

Kauai Christmas Parade (Please print)

Group Name _____

Organization Name _____

Mailing Address _____
Street/P.O. Box City Zip

Telephone Number _____ Fax _____

Email address _____

Referred by (your name) _____

Please send this form to: Garden Island FCU
P.O. Box 1165, Lihue, HI 96766-5165

Fax to: (808) 245-7241

GARDEN ISLAND FCU PRIVACY NOTICE

Your credit union is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting the members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

Your credit union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers. Tear up all statements showing your name and account numbers when discarding statements.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

GARDEN ISLAND FCU
2973 Kele Street
Lihue, HI 96766

Count On Garden Island FCU For The Very Best

Your board of directors declared the following dividend rates for the Quarter beginning July 1, 2011:

Dividend Rates*

Daily Balance	Dividend Rate	Annual Percentage Yield
Share Savings Accounts		
\$100.00 - \$10,000.00	0.25%	0.25%
\$10,000.01 - \$40,000.00	0.50%	0.50%
\$40,000.01 and over	0.75%	0.75%
Share Draft Checking		
\$5.00 and over	0.25%	0.25%
Christmas Savings Club		
\$5.00 and over	0.75%	0.75%
Share Certificates*		
6 Months	Please call 245-2712 for current rates	
12 Months	Please call 245-2712 for current rates	
18 Months	Please call 245-2712 for current rates	
24 Months	Please call 245-2712 for current rates	
Individual Retirement Account	1.25%	1.26%
Individual Retirement Account Certificate	Please call 245-2712 for current rates	

*Share Certificate rates may change monthly. Dividends are calculated daily and paid quarterly. Dividends are subject to change. APR = Annual Percentage Rate. APY = Annual Percentage Yield. Please call or visit the credit union for the latest rates.

Loan Rates*

Loan Term	Annual Percentage Rate
Fully Share Secured	
12 months	4.25%
13-36 months	4.50%
37-72 months	4.75%
73-120 months	5.25%
50% Share Secured	
12 months	5.50%
13-36 months	5.75%
37-72 months	6.50%
New Auto	
12-60 months	5.00%
61-72 months	5.25%
73-84 months	5.50%
Used Auto	
12-60 months	5.00%
61-72 months	5.25%
All Other Loans**	
(Signature, You Name It)	
12 months	6.75%
12-36 months	7.25%
37-48 months	7.75%
49-60 months	8.25%
61-72 months	8.75%
73-84 months	9.00%
Mortgage Loans	Call the Loan Department at 245-2192 for current rates and terms.
VISA Credit Card	
VISA Classic	11.00%
VISA Gold	10.00%

*All loans are subject to qualifications. Interest rates are annual percentage rates and are subject to change without notice.

Garden Island Federal Credit Union

Street Address: 2973 Kele Street
 Mailing Address: Garden Island FCU
 P.O. Box 1165, Lihue, HI 96766-5165

Administration and Teller Department
 Phone (808) 245-2712
 Fax (808) 245-7241
 Office Hours M-Thu 8:30 am - 4:30 pm
 Fri 8:30 am - 5:30 pm

Loan Department
 Phone (808) 245-2192
 Fax (808) 245-7241
 Office Hours M-W 8:30 am - 4:30 pm
 Thu 10:00 am - 4:30 pm
 Fri 8:30 am - 5:30 pm

Visa® Check Card:
 After Hours Lost or Stolen Card Support: 1-800-528-2273
 PIN Change: 1-877-267-6941

Visa® Credit Card:
 After Hours Lost or Stolen Card Support: 1-800-449-7728
 Website: www.gardenislandfcu.com

Serving You

Board of Directors

Chairman	Owen Ota
Vice Chairman	George Zakahi
Secretary	Elodie Moniz
Treasurer	Alan Suzawa
Member	Oscar Portugal
Member	Paul Yukimura
Member	Keith Uyeno

Management

President	Keith Uyeno
Administrative Assistant	Charlene Garcia
Operations Supervisor	Florence Tazaki

Statistically Speaking
 May 2011 Statistics
 Assets \$70,973,269
 Shares \$60,202,398
 Loans \$19,160,839
 Members 5,689

About This Publication and Membership
 Creditline is a publication of Garden Island Federal Credit Union. Garden Island Federal Credit Union provides many financial services to any person who lives or works on the island of Kauai. If you are interested in finding out more about membership, please call or visit our office.
 Garden Island Federal Credit Union has made every effort to present the information in this issue as comprehensive and factual as possible. The credit union makes no warranties and assumes no responsibilities for accuracy or completeness of the information contained herein. The credit union reserves the right to make changes at any time and without notice on information provided in this issue. Please call the credit union at (808) 245-2712 for current information on savings and fees if any on services offered through this credit union, and (808) 245-2192 for current information on loans.

