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Entertainment by  
**Mark Pinho**

*You're Invited!*

*Please join us for*

*The Queen's Federal Credit Union*

*68th Annual Meeting - March 3, 2012*

*Japanese Cultural Center (Maui Grand Ballroom)*

*11:00 a.m. - 1:30 p.m.*

*Reservation Deadline: February 17, 2012*

*To RSVP: Call 547-4521 - hurry - space is limited*

*Members \$10; non-members \$30; children under 10 \$5, under 3 FREE.*

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### NCUA

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

As a member, your relatives or household members may qualify to join The Queen's FCU. Your friends that work in the Health Care Industry are also eligible. To find out more, call us today at: 547-4521

# City Council Considers Eliminating Real Property Tax Exemptions

**Who this impacts:** Approximately 150,000 Oahu homeowners, including the blind, elderly and disabled, as well as charitable organizations and credit unions.

## What this mean to you?

- \*A significant impact on the amount of property taxes you pay as a homeowner.
- \*Significant tax increase for Credit Unions that will most likely impact its bottom line.

## Some Reasons Why Credit Unions Should Remain Tax Exempt:

- \*Credit union boards and committees are volunteers and do not receive compensation for their time.
- \*Credit unions are owned by their members and as such cannot raise capital through stock as other companies.
- \*Credit unions can only increase their capital through earnings from operations.
- \*Credit unions are limited in what they can invest in and are restricted by their Charters to make loans to their members not everyone.

## What can you do?

- \*Make a difference by opposing the recommendation to eliminate the real property tax exemptions by: Sending a letter to Honolulu City Council Members at 530 S. King Street, Room 202, Honolulu, HI 96813. (a sample letter can be found on our website at [www.queensfcu.org](http://www.queensfcu.org))
- \*Ask your family, friends, and co-workers to do the same.

Please don't delay. Take action today! If you have any questions, please call us (808) 547-4521.

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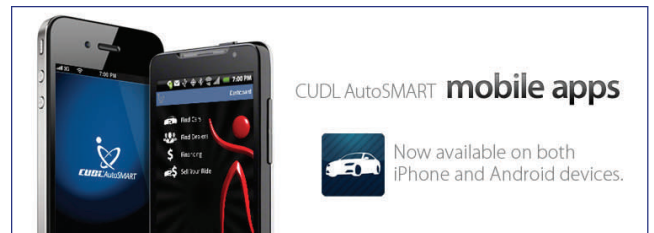
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