

H-F Flyer

H-F Credit Union Newsletter
Vol. 8, Issue 2
Summer 2006

Mailing Address:
18130 Pulaski
Country Club Hills, IL 60478

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www.h-fcreditunion.com

Hours

Mon., Tues., Thurs., Fri.
9:30 AM – 5:00 PM
Wed. 9:00 AM – 1:00 PM
Sat. 9:00 AM – Noon

Board of Directors

Richard Taylor, Chairman
James Rhoades, Vice Chair
Ricarda Perez, Treasurer
Sandra Sullivan, Secretary

Other Board Members:

Gary Haut
Robert Hindsley
Thomas Krysinski
Dennis Peters
Jason Walsh

Staff

Christine Dickover, President
Theresa Spriggs, V-P/Operations
Christopher Montella, Loan Officer
Lee Ann Ciarlo, Loan Officer
Wanda LaBisoniere, Visa Coordinator
Lula Cole, Member Service Specialist
Nancy Stonerock, Account Specialist
Ricarda Perez, Part-time Teller
Michelle Lancaster

It's Our Building's First Birthday



It's hard to believe that we've been in our new building a whole year now. It has been a great learning experience to own a building. The new building has given us more space to work in. It has allowed us to have cook-out days with our members and has afforded us the opportunity to add services that we never could have had for our members at the school. These include the Drive-up Windows, Night Drop and Safety Deposit Boxes.

Breaking News E-Statements are here!

E-Statements have just been added to our Online Banking service! What is an E-Statement you ask? An E-Statement is an electronic statement that you can access via the Internet. It provides you with quick and secure access to your financial records. Each month, you will receive an E-Mail notifying you that your statement is available. Just log into your H-FCU @ Home online banking account and your statement will be available for viewing, printing, and downloading to your own computer. Best of all, if you opt-out of receiving a paper statement, and sign up for E-Statements, your online banking access is FREE*. For members who already have online access all you need to do is log in, click on the "Services" button and choose "Change e-statement options". If you are not already taking advantage of H-FCU @ Home Online Banking just contact us for an application to get started today!

*H-FCU @ Home online banking account is required in order to receive an e-statement. You must remain signed up for e-statements to continue free H-FCU @ Home online banking. Regular monthly fee for H-FCU @ Home is \$1.50.



Certificate Specials

Calling all investors. For a limited time only, take advantage of a great certificate rate. Hurry because this great rate can't last too long.

9 month Certificate 4.32% A.P.Y.
15 month Certificate 4.58% A.P.Y.

Minimum investment \$2,500.00. No jumbo rates available. At maturity the 9 and 15 month certificate will renew at the prevailing 12 month certificate rate if no similar term is available. Rates are subject to change weekly.

H-F Credit Union Quick Start Loan Program

Need a chance to build a positive credit rating?
Now H-F Credit Union can give you that
New Start with our
Quick Start Loan Program.
Call our Loan Officers Now to see if you qualify.
708-957-1991



- \$500.00 Maximum loan.
- 18% APR for 12 months or less.
- No credit report required.
- Payments must be paid automatically through payroll deduction or direct deposit.
- The member must not have caused a previous loss to the Credit Union.
- If for any reason the loan becomes delinquent, you are considered in default and will not be able to borrow again.
- Once the original loan is paid off, an additional \$500 can be borrowed.
- Member must be at least 18 years of age.
- Member must be employed at current job at least 6 months.
- Member's account must be established with H-F Credit Union for 6 months and in good standing.

SAFE DEPOSIT BOXES

Be Safe, Not Sorry

A safe deposit box is a good way to protect your most valuable papers and possessions. According to the Federal Deposit Insurance Corporation, the following items should and should not go in a safe deposit box.

Items to keep in the box:

- * Originals of insurance policies.
- * Family records, such as birth, marriage, and death certificates.
- * Original deeds, titles, mortgages, leases, and other contracts.
- * Stocks, bonds, share certificates, and certificates of deposit.
- * Valuables, such as jewelry, medals, rare coins, and other collectibles.
- * Negatives for irreplaceable photos and computer backup disks.
- * Videos or pictures of your home's contents for insurance purposes.

Items not to keep in the box:

- * Any documents or items you might need in an emergency in case the credit union is closed. Examples are passports, powers of attorney, medical care directives, and funeral directives. (Copies of these items are good to have in your box.)

You should also maintain a complete list of what's in your safe deposit box, including copies of papers and photos of valuables. If a disaster should strike the credit union, you'll be able to prove what you've lost.

If you don't already have a safe deposit box, your credit union has a variety of sizes to choose from, and the cost is very reasonable compared to the possible loss of your personal effects. Stop by or call your credit union today to reserve yours.

Safe Deposit Box Sizes and Annual Prices

1	-	2 X 5	\$15.00
2	-	5 X 5	\$20.00
3	-	3 X 10	\$30.00
4	-	5 X 10	\$55.00
5	-	8 X 10	\$90.00

Hours for opening and accessing safe deposit boxes.

Mon., Tues., Thurs., & Friday
9:30 AM—4:30 PM

All sizes of boxes are not always available.

Please call ahead to make sure the size you are wanting is available.

Summer Fun:

A special gift, a holiday trip...what do you need extra money for this upcoming summer season? Whatever the purpose, you **can** have the extra cash you need! Because of your excellent loan repayment history with **H-F Credit Union**, we are offering you the option to skip a payment on your consumer loan(s) for a small processing fee of \$35.00 per loan per month skipped. **



If you elect to skip a payment and you're currently making your loan payment through direct deposit or payroll deduction, your loan payment funds will continue to be sent to the credit union. But instead of making your loan payment, we'll deposit the funds into your savings account. If you make your loan payment through coupons, that's easy-just don't send the credit union your payment for the month(s) you have selected to skip a payment.

Don't miss out on this opportunity to have extra cash on hand for summer vacations or summer expenses! **Just return the completed deferral authorization by June 30, 2006 to take advantage of this offer!** If you have any questions, concerning skip-a-payment, please contact us at 708-957-1991.

****Home equity loans and lines of credit are not eligible, and if you are delinquent on any loan at H-F CU, you are not eligible.**

Summer Skip-A-Payment Authorization

Indicate the month(s)(up to two) you want to skip your payment(s):

July 2006 August 2006 September 2006

Account # _____ Loan Suffix _____ Account # _____ Loan Suffix _____
Account # _____ Loan Suffix _____

As borrower(s) on the above loans, I/we request H-F Credit Union to defer the loan payment(s) for the month(s) indicated above. I/We also acknowledge that the term of the loan will be extended due to additional accrued interest and that all other terms of my/our original note remain the same. I/We are also authorizing the non-refundable fee of \$35.00 per loan, per month to be withdrawn from my/our H-F Credit Union savings account.

Member Signature Member Signature (If a joint loan)

Co-maker Signature

Print Name(s) _____ Account Number _____

2006 H-F Credit Union Privacy Disclosure

Categories of information that we may collect:

We collect non-public personal information about you from the following sources

- Information we received from you on applications or other forms.
- Information about your transactions with us, or affiliates, or others; and
- Information we receive from a consumer-reporting agency.

Categories of information that we may disclose:

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

Disclosure as permitted by law:

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 which we have joint marketing agreements.

Confidentiality and Security:

We restrict access to non-public personal information about you to those employees and officials who need to know the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described in this notice.

H-F Credit Union

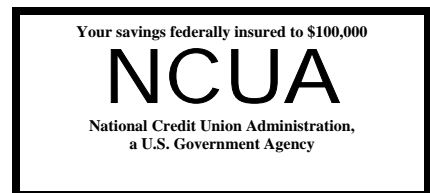
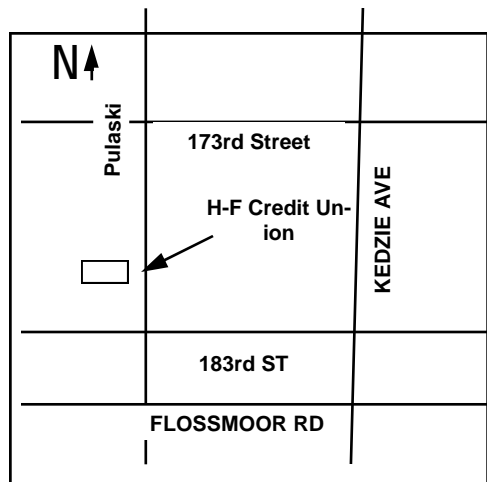
18130 Pulaski Avenue
Country Club Hills, IL 60478

PRSR. STD.
U.S. POSTAGE
PAID
PERMIT NO. 606
Chicago Heights, IL 60411

DIRECTIONS:

H-F Credit Union is located just one block North of 183rd street on Pulaski (Crawford).

H-F CREDIT UNION
18130 S. Pulaski
Country Club Hills, IL
60478



Share the Credit Union Experience!

As a member of the H-F Credit Union you are part of the H-F Credit Union Family. A unique feature our members enjoy is the opportunity to have their family members join the Credit Union also. Don't let your family get stuck paying high Bank fees when they have the alternative to come to H-F Credit Union.



Holiday Closings

Monday, May 29, 2006
Tuesday, July 4, 2006
Monday, September 4, 2006

Memorial Day
Independence Day
Labor Day