



Member-focused,
member-driven,
today and tomorrow

Money Talks

Fall 2010

LOOK!

Who's Now Open In Homer

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The September 1st ribbon-cutting was attended by several Town of Homer officials, Banks County Commissioners, and Banks County Chamber of Commerce members as well as the Georgia Credit Union Affiliates representative, several HFCU Board of Directors, and HFCU employees..

September 1, 2010 marked a milestone in the history of Habersham Federal Credit Union, as we opened the doors of our new Homer branch.

HFCU has been serving the Banks County Board of Education employees since 1982, the Banks County Board of Commissioners since 2009, and recently added the Town of Homer to its field of membership. This new facility will now allow us to provide a full range of services in a more convenient location for those who live or work in Banks County.

The new facility is located at 448 Evans Street (just behind Dollar General) in Homer, and will be open Monday—Friday 8:30 to 4:30 for walk in and drive-thru business. A 24-hour ATM and night depository is also located at this branch.

Come in to see us today and let us show you the Credit Union Difference! For more information, call 706-677-1264 or visit us on the web at www.habershamfcu.com.

Open a New HFCU Checking Account and Receive **\$50 FREE***!

We're excited about our continued growth at HFCU and want to share that excitement with you! In honor of our expansion, Habersham Federal Credit Union is now offering our \$50 FREE Promotion. Open a New HFCU Checking account with Direct Deposit by 12/31/2010 and receive \$50 FREE . *The FREE \$50 will be credited to your account once your first direct deposit hits your new checking account. Limit one promo per member. Sign up today for your FREE \$50 and start enjoying the following freebies as well:

- FREE Online Banking
- FREE Online Bill Pay
- FREE VISA Debit Card
- Overdraft Protection
- Online Check Re-Orders
- Unlimited Transactions
- Personalized Service



Employee Spotlight



*Pictured Left to Right:
Jessi Rothell, Stephanie Payne,
Ashley Cauller*

Habersham Federal Credit Union is pleased to introduce our newest staff members handling operations for the Homer branch office.

Stephanie Payne, Branch Manager of the Homer office, comes to us with over 12 years of banking experience including loans, IRA's, CD's and other deposit relationships. She resides in Banks County and is very involved in the local community. Stephanie is married to Jason Payne and is the proud mother of Easton and Ashlyn.

Ashley Cauller, Member Services Representative, joins us with over 5 years of banking experience including mortgages, IRA's, CD's and other deposit relationships. She resides in neighboring Jackson County with her husband Shaun and is currently pursuing a degree in Business Administration at Gainesville State College.

Jessi (Freeman) Rothell, Member Services Representative, has a Bachelor's Degree in Finance from North Georgia College & State University, as well as several years of banking experience and working with the public. Originally from Banks County, Jessi currently resides in Demorest with her husband Nathan and plans to move back to Banks County within the next few years.

All are eager to serve the members of Habersham Federal Credit Union, so stop by and say hello today!

MAIN OFFICE
420 West Louise Street
P.O. Box 2645
Clarkeville, GA 30523
Phone (706) 754-3680
Fax: (706) 754-8413

HOMER BRANCH
448 Evans Street
P.O. Box 563
Homer, GA 30547
Phone (706) 677-1264
Fax: (706) 677-1269

HOURS OF OPERATION
Monday—Friday
8:30 a.m.—4:30 p.m.
www.habershamfcu.com

HOLIDAY CLOSINGS
Columbus Day 10-11-10
Veteran's Day 11-11-10
Thanksgiving Day 11-25-10
Christmas Eve 12-24-10
New Year's Eve 12-31-10



Skip-a-Pay this Holiday!

Believe it or not, the Holiday Season will be upon us before you know it. For many of us it is not only our busiest time of year, but also our most stressful. Habersham Federal Credit Union would like to help relieve some of that stress for its members by offering *Skip-a-Pay this Holiday*.

Members who have HFCU loans in good standing may choose to skip either their November or their December payment. Simply meet a few basic requirements and enjoy the holidays with a little extra spending money! It's just another great reason to get all of your loans at Habersham Federal Credit Union. Give us a call today for more details on how you can *Skip-a-Pay this Holiday*.

HFCU Now Offers Student Loans

Pay for college the smart way with the Sallie Mae Smart Option Student Loan. This program will fund up to 100% of the total cost of attendance after all other grants, scholarships and other loans have been maximized.

With the Smart Option Loan you can either pay a \$25 fixed monthly payment or make interest only payments while still attending school. This allows you to pay off your loan 5-8 years faster than with a traditional 15 year student loan payout. Plus, you'll incur less interest over the life of the loan, which will save you a bundle.

For more information, check out the Smart Option Student Loan under "Links and Resources" at our website www.habershamfcu.com.

NOW is the TIME!!!

**FREE
Mortgage
Class
October 21st**



Mortgage rates are at an all time LOW! Whether you're thinking about purchasing a new home, refinancing your existing home OR if you already own your land and might be interested in *building* a home; **NOW is the time to make your move!**

Habersham Federal Credit Union can help make the process easy. We would like to hold another Mortgage Class to walk you through the process and answer any questions you may have about mortgages and construction loans. Speakers will include our mortgage expert, a closing attorney, a home builder and a local realtor. Each will give you insight into what to expect throughout the process.

The class is tentatively scheduled for Thursday October 21st, 6:00-7:30 at our Homer branch at 448 Evans Street depending on the response we receive. If you're interested in such a class, please email lholtbrook@habershamfcu.com to put your name on the list. We will confirm the date and time as soon as we have enough interest.