



Member-focused,  
member-driven,  
today and tomorrow

# Money Talks

Summer 2010

## **GROUND BREAKING NEWS!**

### **HFCU Breaks Ground on New Branch!**

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Habersham Federal Credit Union will soon have a new branch office in Banks County! Ground breaking began April 19<sup>th</sup> for the new branch located at 448 Evans Street in Homer. Construction is well underway with the new facility scheduled to open early September. Habersham Federal Credit Union, which has been serving Banks County School employees since 1982 and Banks County Board of Commissioners since 2009, will now be more conveniently located for those who live or work in Banks County. The new facility will provide our full range of services including, drive-through, ATM, and a night depository.

Habersham Federal Credit Union was organized in 1978 to serve employees and family members of Habersham Schools. Since inception the credit union has grown membership and built lasting relationships along with adding other groups to the field of membership. Several members from the Banks County School system have emerged as leaders in the operation of Habersham Federal Credit Union and have been instrumental in the planning of this event.

HFCU appreciates the loyalty that Banks County has shown us over the years and we are very excited to be able to provide our services in a more convenient location for our Banks County members. Our hope is that the partnership with Banks County will continue to strengthen and we will grow our membership significantly now that services will be more readily obtainable.

HFCU continually strives to better serve our membership, promote the Credit Union Philosophy of People Helping People, and be a significant provider of financial services in the area that it serves.

For more information give us a call at 706-754-3680 or go to [www.habershamfcu.com](http://www.habershamfcu.com).



*Pictured L.- R.: Mark Alley-President HFCU, Michael Williams-HFCU Board Member, Ricky Cain-Banks County Board of Commissioners, Milton Dalton-Banks County Board of Commissioners, Charles Turk-Banks County Board of Commissioners, Joe Barefoot-Banks County Board of Commissioners, Bobby Whitlock-HFCU Supervisory Committee, Wesley Taylor-HFCU Board Chairman*

## Member Spotlight

Habersham Federal Credit Union has been blessed over the years with many loyal members who believe in the credit union philosophy so much that they're willing to volunteer their time to help develop and grow the credit union further. One such individual is Bobby Whitlock. A long time member and volunteer, Bobby has been a member of HFCU for over 25 years, and has served on the Supervisory Committee since 2005.

Additionally, Bobby has been instrumental in HFCU's expansion into Banks County including the new Homer Branch that is slated to open in September.

We appreciate Bobby's support and look forward to working with him and continuing to serve his financial needs for many years to come!



*Bobby Whitlock  
HFCU Member & Volunteer*

420 West Louise Street  
Clarkesville, GA 30523

### MAILING ADDRESS

P.O. Box 2645  
Clarkesville, GA 30523  
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### HOURS OF OPERATION

Monday—Friday  
8:30 a.m.—4:30 p.m.  
[www.habershamfcu.com](http://www.habershamfcu.com)

### HOLIDAY CLOSINGS

Independence Day,  
Monday July 5th  
Labor Day, Monday  
September 6th



## CARFAX Vehicle History Reports Now Available at Habersham FCU

If you've been shopping for a used car lately you know how daunting it can be. There's so much to consider when trying to determine if a particular vehicle will serve you well for many years to come.

A CARFAX report can give you peace of mind regarding the vehicle's history. It will provide you with ownership history, title history, and more. Find out if the vehicle you're considering purchasing has been wrecked, flooded, exposed to elements that may have caused damage, been recalled, been used as a fleet vehicle, etc.

If you're purchasing from a dealer, ask for the CARFAX report. If you're purchasing from an individual ask Habersham Federal Credit Union to pull a CARFAX report for you. When purchased individually, CARFAX reports can cost around \$30, however you may purchase a report through HFCU for only \$13. PLUS, if you finance your vehicle with HFCU we will reimburse you the \$13 fee for that vehicle's CARFAX report.

## Could you use an extra \$1000 cash?

For a limited time, HFCU is offering a new **Summer Loan Special.**

Well qualified applicants can get up to \$1000 for a 12 month term at 9.9% APR. Use your extra \$1000 to help cover those summertime expenses whether it's vacation, updates around the house, vehicle repairs, preparing for back to school, etc.

Give us a call or drop by today to find out if you qualify for this extra cash.

## Mortgage Rates are Still LOW!

Don't let these historic low rates pass you by. Apply for a new mortgage or refinance today at [www.habershamfcu.com](http://www.habershamfcu.com)

## Make Sure Their Schools are on Vacation, Not Their Minds!



Keep your kids excited about learning year-round with KIRBY KANGAROO® Club.

With this fun, educational program, your children can learn important lessons about money; lessons that aren't taught in the classroom. By fall, your child will know just what to share for show-and-tell; what they learned from KIRBY KANGAROO® Club.

Summer is the perfect time to enroll your child in this exciting program. For more details or to sign up, call us at 706-754-3680, or stop by the credit union office.