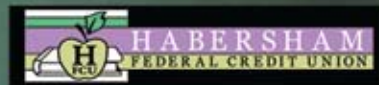




Money Talks



October 2008

We Make House Calls

The days of house calls are back again. So, sit back, relax, and let us come to you! With Habersham Federal Credit Union's home banking service, you can conduct many of your financial transactions from your home computer — whenever you want to and without ever leaving home. If you haven't tried home banking, you should! It's free, it's simple to use, and it can save you time.

With home banking you can:

- Transfer money between your accounts
- Check account information, including balances
- Get an up-to-date look at your checking or savings activity
- Send secure messages to CU staff
- And more...

Home banking will keep us on your schedule! Sign up in person at the Habersham FCU office. For more information call the credit union today.



Make the Most of Your Savings Account With A Habersham FCU Debit Card

If you don't have a Habersham FCU checking account, you can still enjoy the convenience of a debit card. Access the money in your savings account quickly and easily anytime with a debit card for your savings account.

It's safe, convenient, quick and easy! What could be better? Call the credit union today for your debit card application!

New Location, More Great Service

We are very excited to announce that our new office is open for business. After operating out of the Habersham County Schools Administrative office building for over 30 years, Habersham Federal Credit Union has relocated to 420 West Louise Street on the south side of Clarkesville. Our new office is located next to the Express Med Pharmacy, and will provide easier access for all of our members, including those from our new employee groups, Tallulah Falls School and Habersham County.

To better serve members, the new branch will provide an ATM and Drive-thru service. It will also feature ample parking and handicap access. We are excited about the opportunity to serve you in this new location.

Mailing Address

P. O. Box 2645
Clarkesville, GA 30523

Hours of Operation

Monday-Friday
Drive-thru: 8:30 a.m. - 4:30 p.m.
Lobby: 9:00 a.m. - 4:30 p.m.

Meet Your Habersham Federal Credit Union Staff

Mark Alley, President
Gay Perry, Manager
Becky Unbehant,
Assistant Manager
April Kelley,
Member Services

Board of Directors

Wesley Taylor, Chairperson
Ricky Williams, Vice Chairperson
Mark Alley, President
John Anglin
David Greer
Kenneth Goss
Margie Holbrook

Supervisory Committee

Bobby Whitlock, Chairperson
Alice Brown
Vancine Chandler
Angela Robinson

Credit Committee

Bruce Forbes, Chairperson
Wanda Gosnell
James Black

Yes, We Do Mortgages

Are you looking to purchase or refinance a mortgage? Look no further than Habersham FCU. We can put you into your dream home or save you money on your current mortgage by refinancing to a lower rate and/or shorter term. At Habersham FCU, we take your mortgage needs seriously with:

- Up to 95% financing
 - Interest-only options
 - Fixed and Adjustable Rates on loan amounts up to \$417,000
 - Fixed and Adjustable JUMBO mortgages for loan amounts over \$417,000 and as little as 5% down
 - Products available for primary home, secondary home, and investment properties
 - No cost prequalification
 - Free contract review. As a Credit Union member, our closing attorney will
- review your offer to purchase contract without charge for your added protection and peace of mind.
- No State Intangible Tax (Because the credit union is tax exempt we do not charge state intangible tax, which is calculated at \$3.00 per thousand. On a \$200,000 loan a savings of \$600.00 is realized).
 - On-line application
 - Same-day approvals
- (with approved credit)

Call us at 706-754-3680
Apply online at www.habershamfcu.com

Save Now. Shop Next Christmas.

The best way to make your holiday shopping easier is to have the money ready before it's time to shop. A Christmas Club account from Habersham Federal Credit Union can help you make that possible. Open a Christmas Club account now, and next year you'll be ready to shop without the worry.

A Christmas Club account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time. Open a Christmas Club account now and get a head start on next Christmas. For more information, call the credit union at 706-754-3680 or visit our office at 420 West Louise Street, Clarkesville.



420 West Louise Street
Clarkesville, GA 30523

Mailing Address

P. O. Box 2645
Clarkesville, GA 30523
(706) 754-3680
Fax: (706) 754-8413

Hours of Operation

Monday-Friday
Drive-thru:
8:30 a.m. - 4:30 p.m.
Lobby:
9:00 a.m. - 4:30 p.m.

www.habershamfcu.com

Holiday Closings

Thanksgiving
November 26, 27 & 28
Christmas
December 24, 25, & 26

Mission:

*Member-focused,
member-driven.*

Today and tomorrow. ”

Vision:

*We become our
members' primary
financial institution. ”*

More AFLAC Options

Your credit union has enhanced our relationship with AFLAC to offer you the following policies: Cancer, Accident, Short Term Disability, Specified Health, Dental, Vision, Hospital Confinement, Hospital Intensive Care and Long Term Care. For details and rates, contact Ed Ivey, your AFLAC Agent.

edwin_ivey@us.aflac.com
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Gainesville, GA 30503