

Member-focused,
member-driven,
today and tomorrow

Money Talks

Spring 2011

OPEN MEMBERSHIP

Now there's a Better Way to Bank for *EVERYONE!*

February 3, 2011 marked another milestone in the history of Habersham Federal Credit Union, as we opened membership to everyone who lives, works, worships, or attends school in Rabun, Habersham or Banks County. For over 30 years, Habersham Federal Credit Union has served select employee groups in Habersham and Banks counties. We started out with Habersham Board of Education, and then Banks County Board of Education a few years later. Since that time we've added several other employee groups as more and more people within our community have come to recognize the advantages of credit union membership and have expressed a desire to join our ranks.

Today, as we climb out of the Great Recession we take a look around and see the damage that the recession has inflicted on our community. We see many people struggling to get their finances back under control; we watch as our local banks are gobbled up by big banking conglomerates who have no interest in our local community other than the profit they hope to make from us; and we realize there must be a better way. The credit union philosophy of "People Helping People" is particularly important during these turbulent economic times. Credit unions in America were founded during the Great Depression to provide financial help to families at a time when the banks were not able to do so. As a not-for-profit financial institution, HFCU's primary concern is the financial health and well being of our members and our community. As such, we realize it is time to open up credit union membership to our community at large, to allow everyone the benefits of credit union membership and to do our part to keep our community strong.

It's all about the community, the place we call home. Our home is here, in Northeast Georgia. All of us - from the President and member-elected Board of Directors to each of our staff members - live and work right here in the Rabun/Habersham/Banks County area. As a member-owned, not-for-profit entity, our mission is to help the community thrive. We do this by providing our members with lower-interest loans, better yielding investments, and free financial education. We succeed when we all succeed. This, is the Better Way to Bank, and it's now available to anyone who lives, works, worships or attends school in Rabun, Habersham or Banks County.

Fee-FREE Checking

*Interest bearing / no minimum balance /
FREE VISA Debit Card / Online Banking / Online Bill-Pay*

New and Used Auto Loans

Rates as Low as 3.65% for up to 72 Months*

Call 706-754-3680 or 706-677-1264

*Represents lowest available rate minus .25% discount with payroll deduction or automatic payment transfer from HFCU checking account. Not all members will qualify for minimum rates/terms. All loan approvals are subject to normal underwriting guidelines. Actual Annual Percentage Rate (APR) and loan terms may be based on, but not limited to: individual's credit history, age of vehicle being financed and length of term. These rates do not apply to existing loans financed through HFCU.

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HFCU Maintains Education Heritage

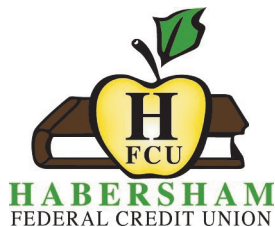
Originally founded as a credit union for the Board of Education, Habersham Federal Credit Union plans to maintain its education heritage by continuing to support academics in the community. Each year HFCU donates funds to area schools within its service area. This year almost \$4,000 was presented to education groups including: The Habersham County Academic Booster Club, Banks County High School, Tallulah Falls School, Georgia Mountains Christian Academy, and Habersham Christian Learning Center.

Additionally, HFCU purchased FoolProof, a financial curriculum for teens and provides it free of charge to the area high schools to utilize in class.

Local. Trusted. Serving You.

Experience the Credit Union Difference!

Mission: "Member-focused, member-driven, today and tomorrow"



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

HOLIDAY CLOSINGS
Good Friday
Friday 4/22/2011
Memorial Day
Monday 5/30/2011



New Mortgage, Mortgage Refinance, or Construction

If you've been considering purchasing a new home, refinancing your existing home, OR if you already own your land and want to build a home, Habersham Federal would like to help. HFCU will be offering a FREE Mortgage Class to anyone interested in learning more about the process. The meeting is tentatively scheduled for Tuesday, April 26th, 6:00-7:30 at Habersham Central High School, depending on the response we receive. If you're interested in such a class, please email lmcgovern@habershamfcu.com to put your name on the list. We will confirm the date and time as soon as we have enough interest.

HFCU Celebrates Youth

Each year during the month of April, credit unions nationwide celebrate National Credit Union Youth Week. Here at Habersham Federal Credit Union we would like to encourage all area youth to begin or continue their savings efforts. And to give them more incentive, we're going to celebrate the entire month of April by DOUBLING their Kirby Credits! Each time a Kirby Club member makes a deposit into their account during the month of April, they will receive **DOUBLE KIRBY CREDITS** for their deposit. They can then use their Kirby Credits to purchase prizes.

If your child or grandchild is not already a member of the Kirby Kangaroo Club, sign them up today. It's a fun way to get them started on a lifetime of financial responsibility.

Volunteer Spotlight

Throughout its 30+ year history Habersham Federal Credit Union has been fortunate to have so many loyal members who believe in the credit union philosophy of "People Helping People". They realize that credit union membership is not only the smart way to handle their finances, but it helps their community thrive. Many of these members choose to give of their personal time and energy to volunteer as a Board or committee member and be involved in ensuring the continued growth and stability of the credit union.

As we moved into the new year, the decision was made to discontinue the Credit Committee and move the loan approval process to the Board and management. Therefore our most recent committee members: Bruce Forbes, Wanda Gosnell, and Glenn Jones have stepped down from their volunteer roles. Additionally, David Greer decided to step down from his position on the Board of Directors when his term expired earlier this year.

HFCU would like to express our deep appreciation to each of these individuals for their diligent work over the years in ensuring the strength, stability and continued growth of the credit union.

- David Greer, Director—13 Years of Service!
- Bruce Forbes, Committee Chairperson—20 Years of Service!
- Wanda Gosnell, Committee Member—4 Years of Service!
- Glenn Jones, Committee Member—1 Year of Service!

We thank them for their loyalty! HFCU and look forward to serving their financial needs for many years to come.

Refer-a-Friend, Earn \$\$\$

At Habersham Federal Credit Union, you're not just a customer, you're a member. Your membership gives you access to all the banking products and services you need, without the high cost of a big bank relationship. You enjoy lower rates on loans, higher rates on deposits, and a host of FREE and Low-Cost services. And now, your friends, family and co-workers can too!

HFCU membership is now open to anyone who lives, works, worships, or attends school in Rabun, Habersham or Banks County! So spread the word and earn some cash! Detach the form below, print one from the website or pick one up at either branch location.

Earn \$10, \$20 or even \$50 - Just by Referring a FRIEND Today!

Simply print your name and address on this form and tell your friend to present this form when they come to open their membership at HFCU. Offer Valid through 6/30/2011. Form must be presented at time of joining.

Current Member Name: _____

Mailing Address: _____



Earn \$10 for each referral who opens a checking account with direct deposit (\$10 will be credited to your account once your referral's first direct deposit hits their account). Earn \$20 for each referral who takes out a loan of at least \$1000 with HFCU (\$20 will be credited to your account when your referral's first loan payment is made). Earn \$50 for each referral who finances their mortgage with HFCU (\$50 will be credited to your account once your referral closes on their mortgage). To receive any of the rewards described, the person being referred must not be an existing member of HFCU in any capacity and must not have been a member who closed their membership within the last 6 months. Existing member cannot be an owner or co-owner on the new account. All new accounts, loans and mortgages are subject to our normal approval process.

FOR OFFICE USE ONLY

New Member Name: _____ Member #: _____ Qualifying: ___Checking ___Loan ___Mortgage