



•• January 2012 ••

Credit Union Calendar Closed

- Monday, January 16
Martin Luther King Day
- Monday, February 20
President's Day

Credit Union Staff

Shannon Walters, CEO
Michelle Martin,
Lending Operations Manager
Brandy Huggins, Teller
Sandy Stephens, Teller

Office Hours

- Monday, Tuesday:
9:00 a.m.- 4:00 p.m.
- Wednesday: 8:30 a.m.- 4:00 p.m.
- Thursday: 8:00 a.m.- 12:00 noon
- Friday: 9:00 a.m. - 5:00 p.m.

To Reach Us

(706) 858-2270
(706) 858-2736 Fax
(866) 301-1482 Telephone Banking
www.hutchesonfcu.org

Products & Services

- Checking & VISA Debit Card
- FREE Home Banking & Bill Pay
- Overdraft Protection
- 24/7 Telephone Banking
- Savings & Money Market Accounts
- Christmas Club & Savings Certificates
- VISA Credit Cards
- Loans for Every Reason
- Mortgage Loans

Make Your Life Easier in 2012 with These Services

◆ FREE Online Banking - 24/7

Online banking is easy to use and an interactive tool that allows you to check account balances, pay bills, transfer money from one account to another and much more. This effortless, secure and convenient service gives you all the tools you need to stay on top of your daily transactions and report fraud quickly.



◆ FREE Telephone Banking - 24/7

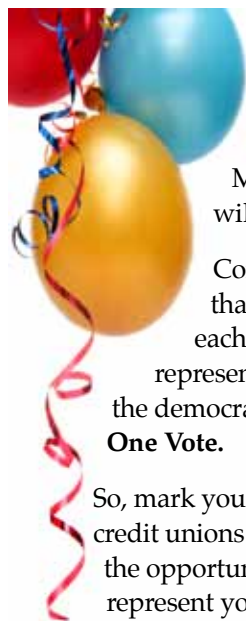
Need to know your checking account balance while away from home? Want to make a loan payment? It couldn't be easier than with Telephone Banking. Simply call (866) 301-1482 and follow the prompts.

◆ Direct Deposit

With direct deposit, you have the safest method of receiving your paychecks. It eliminates the risk of lost or stolen checks and helps protect you against identity theft and fraud. Direct deposit provides you with immediate access to your money from virtually everywhere.



Call the Credit Union for more information about these services.



Calling All Members to the 2012 Annual Meeting

Your Credit Union is pleased to announce that the Annual Membership Meeting will be held on Wednesday, March 28, 2012 from 2:00 PM - 3:00 PM in the Crystal Dining Room at Hutcheson Medical Center. Refreshments will be served and VISA Gift Cards will be awarded to several lucky members.

Come join your fellow members as we participate in one of the things that makes credit unions different from other financial institutions: each member has the opportunity to vote for the individuals who will represent their ideals and opinions each year at the Annual Meeting. This is the democratic process inherent within the credit union industry – **One Member, One Vote.**

So, mark your calendar for Wednesday, March 28 as we celebrate what makes credit unions different from other financial institutions. Not only will you have the opportunity to elect those individuals to the Board of Directors that will best represent you but you will also share in the fellowship with other members while we celebrate the credit union's achievements during 2011.

You will be receiving additional information about the election in January.

Members Count with Project Backpack

Many thanks to all of our members who have given so much during 2011 to Project Backpack. We couldn't have provided so much to our local school children without your generous help in providing monetary, food and personal hygiene donations. You're just the best!





Thinking About Financing or Refinancing Your Mortgage in 2012? Check with Us First!

Mortgage rates have remained low for quite some time and if you haven't compared the rate you currently have on your mortgage to what your Credit Union offers, do it now!

Through our partnership with Independent Mortgage Associates, we now offer:

- ◆ Great Mortgage Rates!
- ◆ The Personal Service Members Like You Deserve!
- ◆ AND We Make Refinancing or Purchasing Your Home an Easy, Hassle-Free Experience!

Independent Mortgage Associates (IMA) is a full-service mortgage banker, fully licensed in the state of Georgia since 1993. Hutcheson FCU works with IMA to match each member's needs with the best loan program for your specific situation and then, together we walk you through the mortgage process, handling all of the paperwork.

Simply apply online or call us at (706) 858-2270. After receiving your information, we can have your loan commitment ready in as little as 24 hours.

TurboTax: Now Available on Your Credit Union's Web Site

TurboTax sets the standard for user-friendly, reliable tax products. It offers excellent error checking and on-screen guidance and for an additional cost, you can have a professional CPA review your tax return for errors. Your Credit Union, once again, is making TurboTax available on our web site. With TurboTax you have a step-by-step guidance throughout the process, 100% accurate calculation, guaranteed and you're never alone since you can get the answers you need when you need them with their Help Center. Just visit us at www.hutchesonfcu.org and click on the TurboTax icon.



Debit Card Fraud Is On the Increase

When there is an economic recession similar to the one we are currently experiencing, generally speaking crime rises. In the old days this meant that more houses got burgled and more shops were robbed and while these crimes are still happening today, the modern thief is much more sophisticated.

Debit card fraud does not differentiate between its victims. With small time debit card fraud, gas stations, motels and restaurants are usually the places when your card details get copied. Here are some tips on protecting yourself from debit card fraud:

- ◆ Get into the habit of checking your bank account frequently. Using your credit union's home banking service will make this step simple.
- ◆ Don't just look for big sums of money. Small sums such as \$1 should be reported immediately to your credit union.
- ◆ Check for unusual activity on your card. For example, if you never buy anything online and suddenly you have five small purchases, call your financial institution immediately.
- ◆ ATM machines can also be fitted with computer devices that look like the bank but when you enter the card details, it retains the information together with the card and doesn't give you cash. You think your financial institution has made a mistake but in fact the fraudsters have it.
- ◆ Debit card fraud at the gas pump is a major crime as it is so easy to fit a skimming device to the pump. If you can, use a credit card rather than a debit card at a gas station.
- ◆ It is always good to know your rights if you become a victim of debit card fraud. You are not liable for the fraud unless you are directly involved or you have been careless and your carelessness has led to a loss. Examples would be writing your pin number on a piece of paper and carrying that with your debit card; giving your pin number to another person, usually a family member; or having your purse or wallet stolen and not reporting it immediately to your financial institution.
- ◆ Lastly, remember you have a "duty of care" to report any suspicious activity on your account to your financial institution immediately. So start the habit today of checking your account online or your monthly statements and reconcile every transaction.

