

# The Life Line

Your Critical Credit Union Connection

June, 2007

## Holiday Closings

The following holidays will be observed by your credit union, so please plan ahead. Remember you may use your Debit Card to access your share draft account at any time.

July 4..... Independence Day  
Sept. 3..... Labor Day  
Oct. 8..... Columbus Day  
Nov. 12..... Veterans Day  
Nov. 22-23..... Thanksgiving Holidays  
Dec. 24-25 ..... Christmas Holidays  
Dec. 31 ..... Open 9 a.m.-12 noon  
Jan. 1 ..... New Year's Holiday

## Board of Directors

Jerry Hale, Board Chairman  
Donnie Oliver, Vice Chairman  
Linda Maynor, Secretary  
Sharon Klein, Treasurer  
Steve Kelley, Board Member  
Sandy McKenzie, Board Member  
Sandra Siniard, Board Member

## Credit Union Staff

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

## Office Hours

Monday, Tuesday, Friday  
9:00 a.m.-4:00 p.m.  
Wednesday  
8:30 a.m.-4:00 p.m.  
Closed Thursdays

**To Reach Us:**  
(706) 858-2270  
(706) 858-2736 fax

[www.hutchesonfcu.org](http://www.hutchesonfcu.org)



## Raise Your Hand Catoosa County If You Would Like To Join The Credit Union!

*Hutcheson FCU's New  
Community Charter  
Allows Us To Serve The  
Entire County*

A recent approval by the National Credit Union Administration has given Hutcheson FCU a community charter. *What does this mean?* Now, even more people may gain access to the Credit Union. People who live, work, worship, attend school in Catoosa County may now join the Credit Union as well as any business or legal entity within the county line.

*What does this mean for our existing members?* As the Credit Union grows, so will the amount of products and services that we can offer the entire membership. Additionally, we will be able to keep our interest rates and fees low while offering above average dividend rates.

Help us in spreading the word by telling all your family, friends and neighbors. Together we can unite to form a strong bond of financial security today and for the future. If you have any questions regarding our recent charter change and subsequent advantages, please don't hesitate to give us a call.

## Sand, Sun & Funds

### Get Money For Summer Fun With A Vacation Loan



Ready to build a sand castle? We can help you get all the funds you need to have some fun in the sun this summer with a Vacation Loan. Once approved you may borrow up to \$8,500 for up to 42 months. Your biweekly payment will be based upon your beacon score. Take a look at this easy repayment guide to see an example of loan payments:

Amount Borrowed	Term	Repayment
\$1,000	12 months	\$40-\$42 biweekly
\$2,000	24 months	\$42-\$46 biweekly
\$5,000	36 months	\$73-\$83 biweekly
\$8,500	42 months	\$109-\$126 biweekly

You may also use this loan to consolidate bills and take a vacation from your other monthly payments. For more information about applying for your loan this summer, visit our website or give us a call. We'll have you surfing in the dough before you can pack your bags.



*The busses will start rolling the first week in August. Will you be ready? Use this loan for all your Back To School needs and you'll send them to school prepared, affordably.*



## Money Market Accounts Give Members A Flexible Way To Save Money

A money market account can be thought of as a combination of checking and savings accounts. They earn dividends like regular savings accounts, but usually at a higher rate of interest. Similar to a checking account, money market accounts will allow you to make withdrawals by check.

You can open a money market at Hutcheson FCU with an initial deposit of \$1,000, and enjoy no monthly service fee as long as you maintain a \$1,000 balance. We also offer free checks for easy access to your funds. As an added bonus, your money market account can be designated as overdraft protection for your share draft accounts. All it requires is a completed form and your authorized signature.

For more information, visit our website, [www.hutchesonfcu.org](http://www.hutchesonfcu.org) or visit our office to open one today!

## Send Us A Letter, Drop Us A Line

Let us hear from you about your Credit Union experiences. Your responses will help us create a special Credit Union project.

We would appreciate you taking a moment to write down your thoughts and either mail them or e-mail them to the Credit Union. Thanks, in advance with your help with this project.



## Check Your Statement Anytime, Anywhere With E-statements

Gaining access to your Credit Union statements is now just a click away thanks to our newest offering, e-statements. Now, members have the choice of receiving their statements either in a traditional paper format, or electronically.

Instant access to your statement will provide an added convenience. No longer will you have to wait for the mail to arrive. You have the freedom to view your statement whenever you like, wherever you like.

The e-statement service will archive 3 months worth of statements, freeing up lots of space in your household files. You will also have the option of printing out a copy of any statement that you need.

Best of all, this service is free to our members. All you need to do is either sign up in person or on our website. Go paperless! Sign up for e-statements today.



**SixFlags**  
*Ride The Waves At White Water!*



*Ride The Roller Coasters At Six Flags!*



## Bring On The Fun This Summer At A Discount

### *Credit Union Offers Discounted Tickets*

Planning a trip to White Water or Six Flags this summer? Be sure to stop by the Credit Union first! We have discounted tickets for both parks available for our members.

#### **Six Flags Tickets**

One Day Ticket	\$29.00
Season Pass	\$65.00

#### **White Water Tickets**

One Day Ticket	\$24.50
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#### **Two Day Ticket To Both Parks**

Six Flags & White Water	\$45.00
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For more information about the parks, visit their website, [www.sixflags.com](http://www.sixflags.com).



Visit us at [www.hutchesonfcu.org](http://www.hutchesonfcu.org) for more information on VISA Debit Cards

## Keep Us Handy For All Your Summer Spending

Paying for gas, hotels and out-of-town activities is easy when you have a Hutcheson FCU VISA Debit Card. Not only can you use your VISA Debit Card at thousand of retail outlets worldwide, but you can also use it at ATM machines. No matter where your summer takes you, you can be confident that you'll have complete access to all of it, thanks to your Credit Union VISA Debit Card. Contact us today for more information.