

The Life Line

Your Critical Credit Union Connection

March, 2008

Holiday Closings

The following holidays will be observed by your credit union, so please plan ahead. Remember you may use our ATM located in front of the Credit Union anytime, day or night, to access your accounts conveniently. .

May 26.....Memorial Day
July 4..... Independence Day

Board of Directors

Jerry Hale, Board Chairman
Sharon Klein, Vice Chairman
Linda Maynor, Secretary
Donnie Oliver, 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



The Power Of Instant Access Is In Your Hands Thanks To Our VISA Debit Card

Our Checking Account holders will have the power to withdraw funds from their account 24/7 with our VISA® Debit Card. Our VISA® Debit Card combines the economy of a checking account with the convenience and versatility of a credit card. Your card works at millions of locations that accept VISA® Debit Cards. You can withdraw money from your checking account with your VISA® Debit Card, so no interest charges apply (ATM charges may apply).

Newly Installed ATM Gives Members Even More Access

Come by and visit our office to check out our newly installed ATM. It's up and running, ready to serve you. Our checking account holders will have unlimited free access to their funds at this convenient ATM location.

Join The Growing Number of Satisfied Checking Account Holders

Members who have their checking with us enjoy our terrific checking plan. Hutcheson FCU checking offers no monthly service fees, no minimum balance and no per-check charges. There is a \$50 minimum deposit required to open a Checking Account.

Our checking accounts also include:

- Pre-authorized automatic drafts (no charge)
- Overdraft protection from your savings and money market accounts
- Consolidated monthly statements or can sign up for free e-statements
- Direct deposit
- Wire transfer of funds to an outside account
- Stop payment
- VISA® Debit Card
- Free Online access to view transactions and make transfers between accounts
- Free Bill pay

Ready to switch to our checking? Just give us a call! We'll take care of everything, including closing your old account and having funds transferred to your new Credit Union Checking Account. Call for more information today!



Privacy Policy of Hutcheson FCU

It's important to know how we are protecting your privacy. Periodically, we publish information about the policies regarding your privacy in order to keep you up to date. If you have any questions regarding this or any of our Credit Union policies, know that we are here to answer them for you.

Hutcheson Federal Credit Union collects non-public personal information about you from the following sources:

- Information we receive from your applications and other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency

We do not disclose any non-public information about you to anyone, except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Hutcheson Federal Credit Union restricts access to your personal and account information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public information.

A Special Notice Regarding Our Credit Bureau Reporting Practices

A recent Fair Credit Report Act requires all financial institutions to notify their members when information, including late payments, missed payments or other defaults on your accounts, is reported to any of the three credit bureaus. In the event that we do provide this type of information, we will inform you of this fact no later than 30 days after furnishing it to a consumer reporting agency. If you have any questions regarding this new policy, contact the credit union.



Car Shopping Is Even Easier With A Pre-Approved Auto Loan

Before you rush to the check-out with your new or used car purchase take a moment to shop for the best auto loan! Want to just go through the Express Lane? Then get a pre-approval auto loan from your Credit Union. We have loans available for new or used cars and trucks. We have competitive interest rates and we'll match* any verified rate from other financial institutions. Don't fill up your basket without filling out loan papers with us. We look forward to serving you.

*Some restrictions apply. Check with the Credit Union for full details.



Set Your Clocks For Our New Business Hours!

We are pleased to announce that we will soon be offering expanded hours to better serve our membership. Now, you'll have even more chance to come in and do your Credit Union business in person.

Our Expanded Hours

Thursday

8:00 a.m.-12:00 noon

Friday

9:00 a.m.-5:00 p.m.

These new hours will become effective on July 1, 2008.



Wish You Were Here?

Ready to shed off the winters blahs and get a healthy dose of Vitamin E, courtesy of sunny beaches? We can make your vacation dreams a reality. Just stop by the office and ask how you can apply for a personal loan. We'll get you the money that will help you make a picture perfect holiday!