



•• October 2010 ••

Credit Union Calendar Closed

- Monday, October 11
Columbus Day
- Thursday, November 11
Veterans Day
- Thursday & Friday,
November 25 and 26
Thanksgiving Holiday
- Friday, December 24
Christmas
- Friday, December 31
New Year's Eve

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
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 Gift Cards
- Loans for Every Reason
- Mortgage Loans

Home Mortgages Now Available!

There's no easier way to get the Home Mortgage you need than through your Credit Union. 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!**

Most experts agree that your primary residence is one of the best investments you can make. Whether you are purchasing your first home or you're an old hand at home buying, purchasing real estate can be confusing and sometimes a stressful process. That's why we're here — to make buying your home easy helping you through each step of the process.

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.



At Hutcheson FCU, We Make Buying or Refinancing Your Home a Positive Journey!

1. **Prequalify** - The first step is to pre-qualify for your mortgage. We will ask you about your income and your expenses and use a standard ratio to determine how much house you can afford. Then, Hutcheson FCU will provide you with a written pre-qualification letter. This shows realtors and sellers that you are a serious buyer.
2. **Search** - This may be the hardest part of the process. Today, more than ever, buyers have access to thousands of homes over the Internet, often being able to see a home's features through slide shows or virtual tours. Buying a home is often the single most important investment a person makes.
3. **Apply** - Applying for your Mortgage Loan is easy at Hutcheson FCU. 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. Within 3 days we will send you a Truth-In-Lending disclosure, a Good Faith Estimate of Closing Costs, and other important federal and state documents. All you have to do is review, sign and return these documents quickly to expedite the process.
4. **Close** - The closing can be scheduled at any time that is convenient for you and your agent and the seller or builder. Hutcheson FCU will ensure that all of your loan documents are ready for closing. At least 24 hours before the closing, we will review your HUD1 closing Statement to verify that all of the figures are accurate. If you have a balance due at closing, we will let you know that amount.
5. **Refinancing** - With rates so low right now, refinancing your current mortgage may be the answer to cutting your monthly payments by hundreds of dollars. Call us today to discuss refinancing your current mortgage loan.



Christmas Club Checks Available Monday, November 1st. - through December 30th



Members who have been saving all year may pick up their Christmas Club checks beginning Monday, November 1st at the Credit Union office. At that time you may also select the amount you would like deducted for your 2011 Christmas Club account. For members who do not currently have a Christmas Club savings account, you can sign-up for the 2011 Christmas Club Account beginning November 1st through December 30th.



Skip-A-Payment Program May Help Members Enjoy the Upcoming Holiday Season



Looking for extra cash for the holidays? In November or December, you may want to take advantage of our Skip-A-Payment program. Skip-A-Payment allows members to skip 2 loan payments if they are paid bi-weekly or if payments are made monthly, members may skip one month's payment. There is a one-time fee of \$10 to skip a payment on a signature loan and \$25 for a loan secured by an automobile or other collateral.



Member Appreciation Party - A Great Time Was Had by All!

As a thank you to members for their support and contributions during last year's Project Back-Pack Campaign, a Member Appreciation Party was held on Wednesday, September 15 at the Credit Union office. As you can see above, staff members showed their appreciation by actually "taking a pie in the face" for members. Over 200 members attended and enjoyed the games, refreshments, and all the fun! The Credit Union staff also announced the kick-off of the continuing Project Back-up Campaign for the 2010-2011 school year.

Project Back-Pack Kicks Off Another School Year



Serving the needs of the community we live in continues to be important to your Credit Union. That's why we implemented **Project Back-Pack** in 2009 and will continue with this project throughout this 2010-2011 school year.

Project Back-Pack is a coordinated effort by your Credit Union's employees to ensure that the children in our community, who may not be getting enough to eat. Throughout the school year many elementary students receive the benefits of free and reduced school lunches through the National School Lunch

Program. These children receive at least one nutritional meal Monday through Friday while at school but these meals are not provided while not in school. Because some of these children do not have enough food to eat at these times, your credit union staff began this food drive to provide simple snacks and meals that students can prepare over school breaks.

Food collection boxes have been placed in the credit union office lobby and throughout several departments across the Hutcheson Campus. While food donations are always accepted, toiletries and monetary donations are also accepted.

To donate to Project Back-Pack, call 706-858-2270 or you may drop-off items in the credit union office.

Hutcheson Federal Credit Union Wins Dora Maxwell Award for Outstanding Social Responsibility

Each year, credit unions throughout the U.S. become a vital part of the communities they serve by implementing social programs that help others. The Georgia Credit Union Affiliates, the Georgia state trade association for credit unions, presents the Dora Maxwell Social Responsibility Award to credit unions and chapters that have implemented outstanding projects addressing community problems and raising money on behalf of charitable organizations. This year we are happy to announce that your credit union has won this prestigious award for its efforts with Project Back-Pack.

Congratulations to the staff, volunteers and members of Hutcheson FCU on a job well done!

