

1801 S PARK RD BX 2148 KOKOMO, INDIANA 46904
(765) 456-3043

Website: www.haynes-intlfcu.org

FALL 2009

Attention all Members going out of the country

If you are planning on leaving the country please contact the credit union prior to leaving. We will be able to arrange to have debit cards and/or credit cards switched on to the location you will be at. Due to the alarmingly high incidence of fraud overseas, including Canada and Mexico, we have had to limit our card availability to the U.S. Just let us know dates and locations you will need access. Thank you.

WHAT'S HAPPENING THIS FALL AT HAYNES COMMUNITY FCU?

We still want your high interest Credit Card balances! See Details on back. Call Camella or Jim

Christmas Loans start October 15th Read all about it below

Newsletter now available on our website Check it out at www.haynes-intlfcu.org. Sign up for **Home Banking** and **Bill Pay** while you're there. Save a tree and a stamp!

Share account rates will be .50% effective September 30th, 2009

Attention coin collectors: Haynes Community still has a limited supply of collectable coins. Ask Christi, Kim, Camella, or Melissa for details and what is in stock today!!

Christmas Loans are Here

The Haynes Community FCU Christmas loans (formerly known as shoppers loans) start on October 15th and run through December 24th. You can get up to \$1,200 on a 12 month term at 12%.* Don't delay, get your holiday cash today. Call and ask for Camella or Donna to apply.



Christmas Club Info

Christmas Club account balances will be deposited into share accounts on October 15th. Set up your new Club accounts for 2010 now for the first automatic withdrawals set for October 16th.

*These rates are based upon the member credit score. Your rate may vary based upon your credit score. Ask us about the best option of rate and terms for you. Rates are subject to change with no prior notification.

Credit Union Notes from the President

As the months have rolled by in my first year here, I have met more and more of our members, and am really enjoying getting to know you all. My door is always open, so if I haven't met you yet, please stop by or if you would like to talk finances, please make an appointment.



Housekeeping items: New fees structure begin on Oct 1. These are posted at the teller windows. Take note of the \$1 phone transfer fee. This can be avoided with phone or on line banking. I encourage all to do so. Dormant fee of \$5 will only be incurred for accounts under \$100.

Lastly, with the tough economy, like many financial institutions we have seen our delinquent accounts rise dramatically. This has caused us to lower dividends, and take more out of reserves to cover. If you are going to be late, or have had a job interruption, please call me and we can make arrangements. We can work together to solve problems in these tough times. Thank you.

Jim Yeakel

WANTED

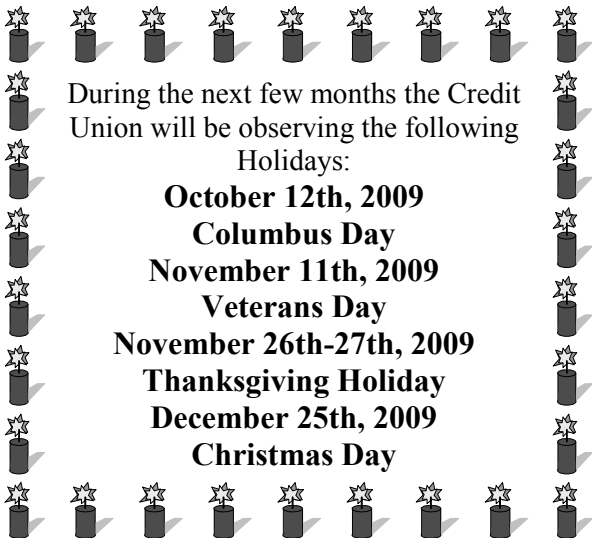
YOUR HIGH-RATE CREDIT CARD BALANCES!

Be on the lookout for your high-rate credit card balances to transfer to Haynes Community Federal Credit Union. Our Classic offers an 9.9% rate and our Gold is an amazing 8.9%!

Start your savings now by getting a balance transfer form from the branch, completing it and returning the authorization form with your Haynes VISA application or your next payment if you already have a Haynes VISA card. We'll take care of the rest.

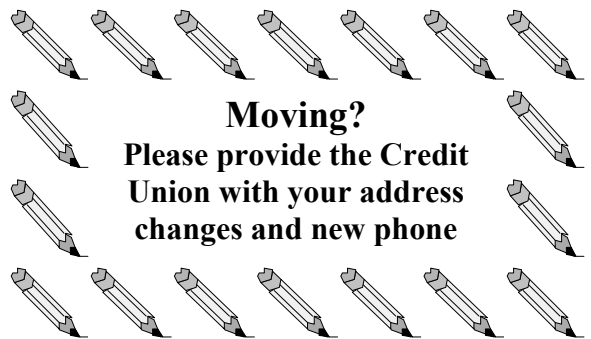
Call 1-800-289-5939 with your questions or ask for details at the credit union.

*Transfers post as a purchase. If payment is received late once during the promotional period, the rate will revert to the prevailing purchase APR. As of June 1, 2009, the purchase APRs are 9.9% for Classic and 8.9% for Gold. Existing Haynes Community FCU balances are excluded from receiving the promotion. Payments and credits will be applied to the promotional balance first. Continue to make the minimum payment on any bills you receive during the transfer processing period in order to avoid past due notices and charges.



During the next few months the Credit Union will be observing the following Holidays:

- October 12th, 2009**
Columbus Day
- November 11th, 2009**
Veterans Day
- November 26th-27th, 2009**
Thanksgiving Holiday
- December 25th, 2009**
Christmas Day



Moving?
Please provide the Credit Union with your address changes and new phone

ATTENTION MEMBERS: If you have read this far, thank you and you deserve a prize! Just come in and say you saw this item, and you will receive a free Haynes FCU Sanitizing Hand spray while supplies last. Thank you for your continued support.