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Website: www.haynes-intlfcu.org

FALL 2010

Attention all Members with Courtesy Pay

Important Message About Courtesy Pay: If you haven't signed up for Automatic Payroll Deposit yet your **Courtesy Pay** privileges will be discontinued on November 1st. Get signed up today to avoid losing this valuable and cost-saving service which saves you money and pays your checks if you are short for any reason! First two are complimentary. That is a \$60 value plus no fee on the other end!

WHAT'S HAPPENING THIS FALL AT HAYNES COMMUNITY FCU?

Credit Card Platinum & Rate Changes See Details on back. Call Camella or Jim

Christmas Loans start October 15th Read all about it below

Manager's Special: 6 month CD at 1.25% (1.26% APY) See below for details! Limited time!

New Bill Pay Plus Live—We've upgraded this online service at NO COST to you! Try it Today

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.

Christmas As Seen Through The Eyes of a Child



Your Haynes Community Federal Credit Union is accepting donations starting in October to help needy Kokomo Families at Christmas.

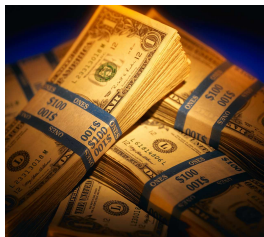
Help us give a child 'Special Christmas Memories' by donating to this worthy cause. See any teller or other staff member to make a contribution.

We will also be accepting food items and toys in your Credit Union's Lobby starting the latter part of November.

Credit Union Notes from the President



Interested in a high yielding **6 month CD**? For a very limited time, Haynes Community FCU will be offering the best in the area rate of **1.25%** (1.26%APY) It is only available for a very limited time and for a limited amount then its over! Stop in today and get this great rate. Member-



We are happy to report to you that while many institutions are struggling, your credit union is in the black and growing. Loan demand is high and so are deposits. As such, we

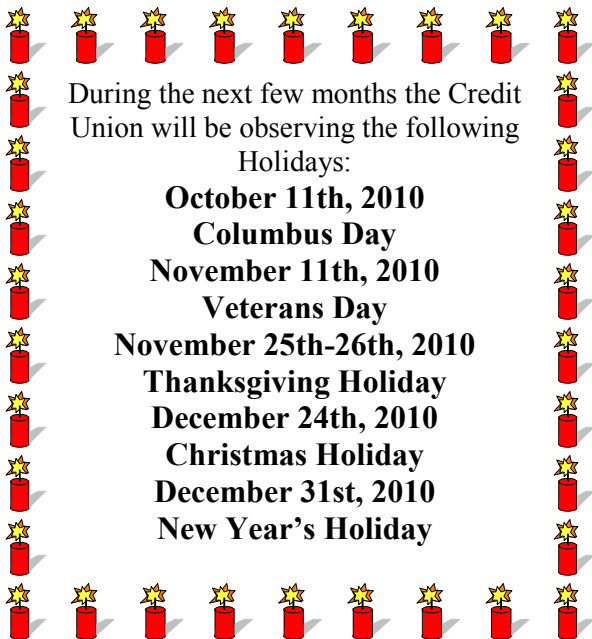


have two new employees we are happy to welcome aboard: Marcia McManus is our new Collections Specialist, and Niki Grant is our new part time teller. Please stop

by and say hello to both. I think you will find they fit in great to the Haynes Federal Credit Union family. I'd also like to pass on a message from Christi Kanable to thank all the members for their thoughts, cards, and prayers. They are much appreciated.

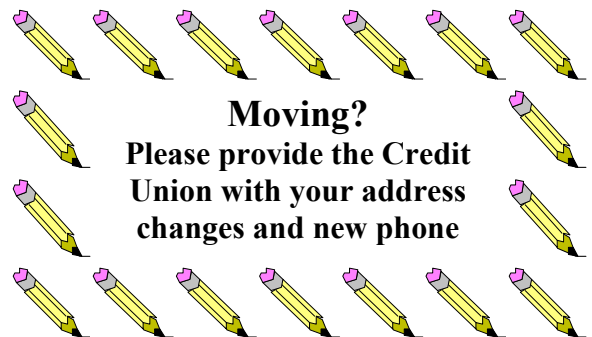
Housekeeping items: Sign up for Courtesy Pay and Automatic Payroll Deposit today. Don't chance losing your Courtesy Pay. Also, new Visa rates start by the new year. Please call in with questions or to apply for new Platinum Card. If you are behind on loan call in and ask for Marcia. She will be happy to talk with you and come up with solutions. Finally, check out our new Bill Pay Plus demo on website!

Listen to WKKI on Tuesdays to hear news from us, and Z92.5, WIOU, and Rock 98 to hear our new ads! Jim Yeakel



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

- October 11th, 2010**
Columbus Day
- November 11th, 2010**
Veterans Day
- November 25th-26th, 2010**
Thanksgiving Holiday
- December 24th, 2010**
Christmas Holiday
- December 31st, 2010**
New Year's Holiday



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 2011 Calendar or a Haynes FCU 2011 Pocket Planner. Thanks for your support!