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SUMMER 2009

## Annual Meeting Results

The 61st Annual Meeting of Haynes Community Federal Credit Union was held at the Kokomo Shrine Club on Sunday, March 29, 2009. 179 member/owners enjoyed a catered lunch by Dick Trott's catering, business meeting, and prize drawings, while electing a slate of four Board members by member vote to fill four vacancies. Appointed were **Margaret Bailey, Pat Bookmiller, John Paul** and **James Papacek**. Dozens of member/owners (and every child) won prizes, including collectable coin sets and CASH! Thanks for attending and we look forward to seeing all of you next year!

### WHAT'S HAPPENING THIS SUMMER AT HAYNES COMMUNITY FCU?

**Wanted! Your high interest Credit Card balances!** See Details in article

**Mortgage Loans in Demand** Read all about it below

**Manager's Special: 3 month CD at 2.00% (2.01% APY)** Watch for availability dates coming soon!

**Low Mortgage and Auto Rates!** Some of the lowest in town! Call today

If you haven't yet got your Haynes Community ATM/Debit card, stop in today to get yours!

**Attention all Member/Owners:** Beginning July 1st, 2009, the credit union will charge a \$5.00 dormant fee for all balances under \$100.00 for 6 months of inactivity (excluding IRA, CDs and kids accounts). Thanks you."

### Mortgage Loans In Demand

While most lenders and banks have slowed their approvals for mortgage lending, your credit union has increased ours! How much? We have loaned out over **\$2 million** this year already to our members for home purchases and refinances! Our rates\* are currently 5.125% for 15 years, 5.25% for 20 years, and 5.375 for 30 years! These are some of the best rates in many years. Call today and ask for your mortgage expert Donna and we will be happy to see what we can do for you!

### Boats, Motor Cycles, New & Used Cars financed at great rates!

Wouldn't it be better to finance these things where you have payroll deduction making it convenient and easy to make payments? We have some of the lowest rates around. Call us today and get financed the same day.

| New Vehicle Loan Rates |             |           |
|------------------------|-------------|-----------|
| 5.00% APR*             | 2008 - 2009 | 36 months |
| 5.25% APR*             | 2008 - 2009 | 48 months |
| 5.50% APR*             | 2008 - 2009 | 60 months |
| Call for APR*          | 2008 - 2009 | 72 months |

\*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 manager

It has been an exciting and challenging six months for the credit union and our community. The Board of Directors, management and staff are working hard to continue the success and add programs and services you expect. We have exciting promotions, specials, and are updating our systems so that we will be positioned to be your primary financial institution now and in the future. Thank you for your continued support.

Interested in a high yielding **3 month CD**? We will be announcing a limited date to get an unbelievable rate in the next quarter! Watch for a **2.00%** rate (2.01%APY)! It only takes \$500 to get started, and there's a very limited amount available. Watch for details!



# 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.

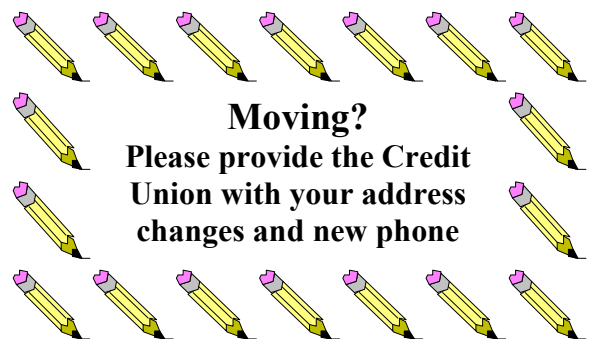
\*Transfers post as a purchase. No balance transfer fees will apply. If payment is received late once during the promotional period, the rate will revert to the prevailing purchase APR. As of June 1, 2009, the purchase APRs are 9.9% for Classic and 8.9% for Gold. Existing Haynes Community FCU balances 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:

**July 3rd, 2009  
Independence Day**

**September 7th, 2009  
Labor 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 coozie or other prize while supplies last. Thank you for your continued support.