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(765) 456-3043

Website: www.haynesfcu.org

SUMMER 2011

Summer 2011

WHAT'S HAPPENING THIS SUMMER AT HAYNES COMMUNITY FCU?
Vehicle Loan Rates Lowered! All of our vehicle rates have dropped! Call today for a quote
FHA Loans are now here! Great Rates and Less Down— Read about it below
Car Shopping? AutoSmart link on our website Check it out at www.haynesfcu.org.
Haynes FCU Sponsoring FREE Concert- Read about it below
Haynes FCU Sponsoring Free Financial Seminar Aug. 2 & 4— Details on back

Inclement Weather Alert — For the safety of our members and employees, if a tornado warning is issued for the area we will close during that time. We will re-open as soon as the threat has ended.

Attention coin collectors: Haynes Community still has a limited supply of collectable coins. Ask Christi, Kim, Camella, Melissa or Niki for details! We have Jackson & Van Buren 2008 gold dollars left in stock.

Haynes FCU sponsoring Free Concert at Foster Park July 15th

Haynes Community FCU is sponsoring the upcoming "Fortune Family Concerts." It will take place on Friday, July 15th at 6:30 pm at the Kokomo Arts Pavilion at Foster Park. Don't miss the "The Finest Show in Kokomo" hosted by Haynes Community FCU. Hope to see all of our members there for evening of fun times and great music!

FHA Mortgage Loans are Here!

Do you need less stringent qualification and credit requirements? Is your down payment or home equity less than 20%? Do you prefer the security of a government-insured loan? If you answered yes to any of these questions, an FHA loan may be right for you. At Haynes Community Federal Credit Union we'll help you determine if an FHA loan is right for you. Whether you prefer the security of a fixed rate, or the versatility of an FHA 5-year ARM, at Haynes we're here to help! We do conventional mortgages too at competitive rates, we can determine which one is right for you. Call today and ask for Donna!

*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

We have a lot going on this summer at your credit union. We've lowered all of our car rates, so it's a great time to buy or trade in that vehicle. We have FHA loans available for the very first time. The rates are extremely good and the amount down needed is the lowest you will find.



We are sponsoring free concerts and free financial seminars as well. Our new website is ready and will be available in July. Please take a look at it when you get a chance. The website is www.haynesfcu.org. If you

haven't signed up for online bill pay or paperless statements yet, please do so. Go green with us!

We've been working on beautifying the outside of the credit union and next we will work on the inside. Let us know what you think! We are working with Duke Energy to get the entry driveway repaved as soon as possible, so please bare with us! As always, thanks for your business and tell a friend about us!

Jim Yeakel

WHAT SHOULD I DO NOW?

Join us for this informative seminar. We'll shed some light on today's challenges, help you understand your choices and help you make informed decisions about your financial future.

The Quarry ~ 2130 West Sycamore
Complimentary Dinner Served
Tuesday, August 2nd
or Thursday, August 4th
6:00 pm

DON'T WAIT SPACE IS LIMITED!!
RSVP 866-919-0925

There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

Variable annuities will be discussed at the seminar.

Variable annuities are long-term, tax-deferred investment vehicles designed for retirement purposes and contain both an investment and insurance component. They are sold only by prospectus. Guarantees are based on claims paying ability of the issuer. Withdrawals made prior to age 59 ½ are subject to 10% IRS penalty tax and surrender charges may apply. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value.

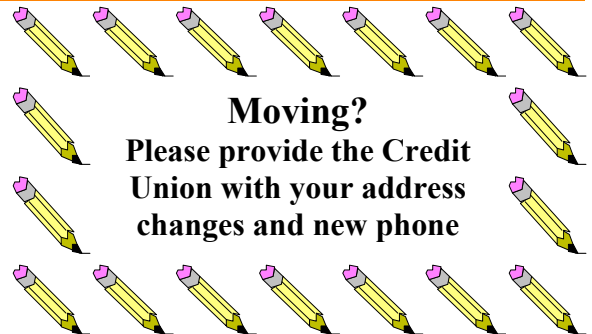
Investors should consider the investment objectives, risks, charges and expenses of the variable annuity contract and sub-accounts carefully before investing. The prospectus contains this and other information about the variable annuity contract and sub-accounts. You can obtain contract and underlying sub-account



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

July 4th, 2011
Independence Day

September 5th, 2011
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 item while supplies last. Thank you for your continued support.