

H-F Flyer

H-F Credit Union Newsletter
Vol. 11, Issue 1
Winter 2009

Mailing Address:
18130 Pulaski Road
Country Club Hills, IL 60478

Phone: 708/957-1991
Fax: 708/957-9257
www.h-fcreditunion.com

Hours

Mon., Tues., and Fri.
8:30 AM – 5:00 PM
Wed. Closed
Thurs. 8:30 AM—6:30 PM
Sat. 8:30 AM – 12:30 PM

Board of Directors

James Rhoades, Chairman
Gary Haut, Vice Chair
Ricarda Perez, Treasurer
Sandra Sullivan, Secretary

Other Board Members

Patricia Denton
Robert Hindsley
Patricia Johnson
Thomas Kryszinski
Dennis Peters

Staff

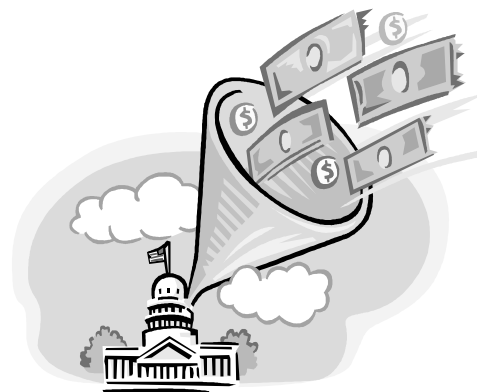
Christine Dickover, President
Theresa Spriggs, V-P/Operations
Christopher Montella, IT Specialist,
Visa Coordinator, Loan Officer
Lee Ann Ciarlo, V-P/Lending
Lula Cole, Member Service Specialist
Nancy Stonerock, Account Specialist
Ricarda Perez, Part-time Teller
Michelle Lancaster, Maintenance &
Marketing
Dolores Panfil, Part-time Teller
Jane Rhoades, Personal Assistant

Tax Time 2009

Tax time is upon us. Don't forget to sign up for your Income Tax Return to be Direct Deposited Directly into your account at H-F Credit Union. Our routing number is 271984162. This and your account number will be all you need to see your refund much safer and usually much faster.

Not getting a refund? Your H-F Visa credit card or debit card is a great way to make that Tax Payment. It's easy, convenient and right on time. In the past consumers were charged an additional service fee of 2.94%. This year, that fee has been reduced on debit transactions to a new flat fee of only \$3.95.

Direct Deposit is always a good opportunity for our members to guide their finances. It allows funds to come in electronically, saving paper, and limiting the chances of identity theft. If your payroll department allows Direct Deposit, sign up today for added convenience and peace of mind.



Visa, Cash Back Rewards

Every year our members that have a Visa Platinum Cash Back Rewards card get a check for using their card throughout the year. A check is usually mailed out around the Middle of March.

This year **all rewards will be deposited into the primary savings** account. If you have previously made arrangements for your reward to go to another account or if you had it applied to your account balance, your choice will not change. By depositing these funds you will have quicker access to the funds. As a Credit Union we can reduce postage costs, printing costs, and help prevent the chance of your reward being lost in the mail. If you have questions, as always feel free to contact the H-F Credit Union Office.

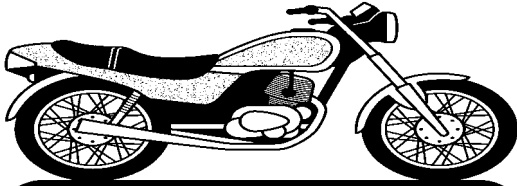
Are you tired of your Individual Retirement Account (IRA) balance going down ?

Check out H-F Credit Union's IRA accounts. Our IRA's are modeled so you can contribute a set amount or get set up on payroll deduction for methodical deposits throughout the year.

Earnings are tied into our Savings and Certificate rates. Invest now and watch your IRA funds **steadily increase** throughout the year!!!



Get on the road
to financial success.
Save in your
Share Account!



MOTORCYCLE LOANS

Available at the Credit Union.

H-F Credit Union Annual Meeting Notice 18130 Pulaski Road, Country Club Hills, IL

Wednesday February 25th 2009

5:30 pm Refreshments
6:00 meeting

Come and Celebrate another
year of Success.



Certificate Specials

Calling all investors. For a limited time only, take advantage of a great certificate rate. Hurry because this great rate can't last too long.

7 Month Special Certificate

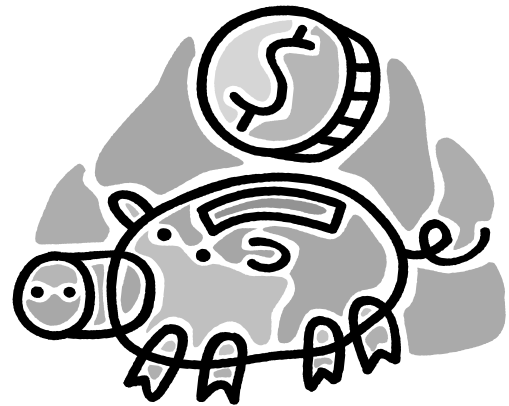
2.18% A.P.Y. Minimum balance \$1,000

2.43% A.P.Y. Minimum balance \$25,000

9 Month Special Certificate

2.25% A.P.Y. Minimum balance \$1,000

2.50% A.P.Y. Minimum balance \$25,000



This rate is current as of Jan. 26, 2009. At maturity the 7 month certificate and the 9 month certificate will renew at the prevailing 12 month certificate rate if no similar term is available. Rates are subject to change weekly.

Severe Weather Warnings

With the Winter season upon us, we need to plan for possible *Severe Winter Weather*.

In the case of a winter blizzard, the office will close and staff will be sent home early if threat of road closures are pending. If the blizzard has occurred during the night and roads are closed the Credit Union will be closed. Severe cold that poses a health hazard (below -10 degrees) will also facilitate closure.

In the case of any power outage, the Credit Union will be closed. We will try to post a message on our answering machine in the event any of these sudden closures occur. There may be times we are unable to get to the office to post these messages.

**Please call to verify that we are open in severe weather
conditions (708) 957-1991.**



New Members in 2009

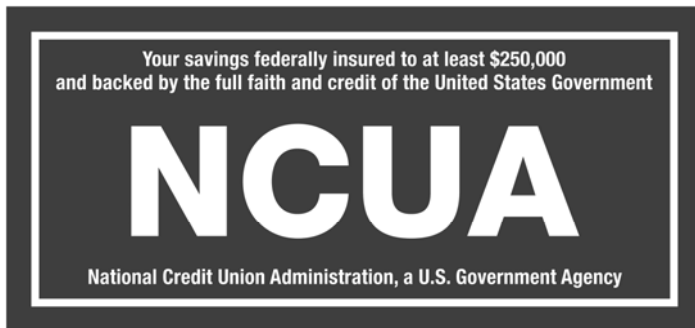
Now more than ever it makes sense to become a Credit Union Member. Never before have economic conditions been so right for the safety and soundness of accounts at H-F Credit Union.

Since you are getting this newsletter it is obvious you are already a member, but now is the time to spread the word. Be sure to share your credit union experience with your family, and since we are open to our community you can also share with your friends and co-workers.

Don't keep your safe and sound financial choices a secret!



KEEP THE CIRCLE GROWING!



NCUA Deposit Insurance:

NCUA is the government agency that insures our credit union share deposits. The Emergency Economic Stabilization Act of 2008, signed into law on October 3, 2008, increased the insurance coverage on all accounts up to \$250,000 through December 31, 2009. This means each member has \$250,000 in insured deposits plus an additional \$250,000 for IRA retirement accounts. Historically it may be comforting to know that Not one penny of insured savings has ever been lost by a member of a federally insured credit union. Accounts can be structured to offer more insured savings.

NCUA FACTS

- Members have never lost a single penny of their money on deposit in a credit union.
- Never have credit unions asked for or received taxpayer dollars.
- Credit Unions were not part of the financial crisis, rather, they have been—and continue to be— part of the solution.
- As not-for-profit, member owned cooperatives, credit unions never rely on outside sources for funding.
- NCUA mandates a 6% capitalization rate. The average rate in Illinois credit unions is a healthy 11.7%, and more than adequate to stem the tide.

Want more information? Visit www.ncua.gov for more information.

Family of Two			
Individual Accounts:	Husband	Individual	\$250,000
	Wife	Individual	\$250,000
Joint Tenancy	Husband & Wife (Joint)		\$500,000
Revocable Trusts	Husband as trustee for Wife		\$250,000
	Wife as trustee for Husband		<u>\$250,000</u>
Total Insured Coverage			\$1,500,000

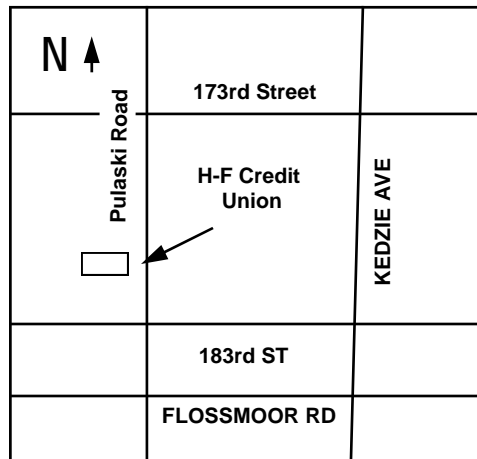
Contact the Credit Union office for a complete brochure of all the possible insured deposits for your family.
(708) 957-1991

H-F Credit Union

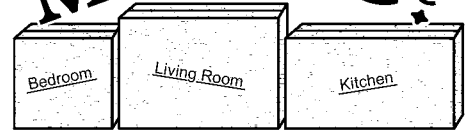
18130 Pulaski Road
Country Club Hills, IL 60478

DIRECTIONS:

H-F Credit Union is located just one block North of 183rd street on Pulaski Rd. (Crawford).
18130 S. Pulaski Rd.
Country Club Hills, IL 60478

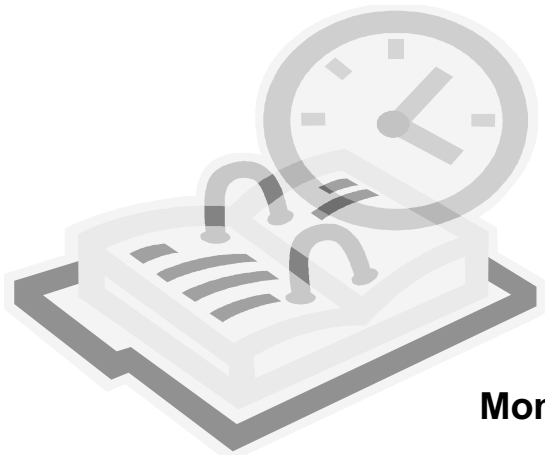


MOVING?



Please give us your new address.

Moving causes so much stress and worry. One thing that can easily be overlooked is the changing of your address with H-F Credit Union. We are required to keep current addresses on all accounts. Don't forget this important step in the moving process.



Holiday Closings

- | | |
|----------------------------------|-------------------------|
| Monday, February 16, 2009 | President's Day |
| Friday, April 10, 2009 | Good Friday |
| Monday, May 25, 2009 | Memorial Day |
| Saturday July 4, 2009 | Independence Day |
| Monday, September 7, 2009 | Labor Day |