

H-F Flyer

H-F Credit Union Newsletter
Vol. 11, Issue 2
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 Chairman
Ricarda Perez, Treasurer
Sandra Sullivan, Secretary

Other Board Members

Patricia Denton
Robert Hindsley
Patricia Johnson
Thomas Krysinski
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
Nancy Stonerock, Account Specialist
Ricarda Perez, Part-time Teller
Michelle Lancaster, Maintenance,
Marketing, Part-time Teller
Dolores Panfil, Part-time Teller
Jane Rhoades, Personal Assistant

Our New Virtual Branch

At H-F Credit Union we constantly strive to find new and better ways for our members to be able to do business with us. Online service is one way we can reach our members around the clock. Our members can contact us at their convenience, often from the comfort of their home.

Effective on **January 21, 2010** we will be rolling out our New Home banking site, **Virtual Branch**, and the current **H-F CU @ Home** site **will no longer be active.**

You will be required to re-enroll to access the new site. You will be able to choose your own User ID and password. You will also be asked to set up enhanced security features. You will pick an image and pass phrase for your account so when you log on in the future you will know you are in the correct site.

Here are some benefits of the new Virtual Branch. It will include

real-time transfers; when you request a transfer to be done it is done at that time. (Not at a later time when we pull the file in.) You will see the new balance reflected in your accounts right away. You will have mobile access if you have a mobile device that supports internet use. It will also include a great Bill Payment System.

The cost of this new service will not change from the previous H-FCU at

Home. It will be just \$2.00 per month or free if you sign up for e-statements.

The optional Bill Payment system will be offered free for the first 2 months. After that there will be a fee of \$3.95 for each month you do not have a minimum of 3 bills paid through Bill Pay. This means it will be easy for you to have free Bill pay each and every month. We truly hope you enjoy and find benefit in our new Virtual Branch.



Certificate Rates

6 Month Certificate

.65% A.P.Y. Minimum balance \$1,000
 .90% A.P.Y. Minimum balance \$25,000

12 Month Certificate

1.00% A.P.Y. Minimum balance \$1,000
 1.26% A.P.Y. Minimum balance \$25,000

24 Month Certificate

1.26% A.P. Y. Minimum balance \$1,000
 1.51% A.P.Y. Minimum balance \$25,000

9 Month Special Certificate

.85% A.P.Y. Minimum balance \$1,000
 1.10% A.P.Y. Minimum balance \$25,000

15 Month "Spring Up" Special Certificate

1.15% A.P.Y. Minimum balance \$1,000
 1.41% A.P.Y. Minimum balance \$25,000

These rates are current as of December 21, 2009. At maturity the 9 month certificate and the 15 month certificate will renew at the prevailing 12 month certificate rate if no similar term is available.

Rates are subject to change weekly.

Spring Up Special: The terms of this certificate allow the member to bump up the rate **once** during the term of the certificate if the rates increase.

Call 708-957-1991

Savings Rates

\$25.00—\$99.99 0% APY
 \$100.00—\$4,999.99 .15% APY
 \$5,000.00—up .20% APY

Dividends are paid on the average daily balance and compounded quarterly. Rate listed is effective through the month of December 2009. Rates are subject to change weekly.



It's Never too Late

Have you recently purchased a new car, signed all the papers at the dealership and later realized H-F Credit Union had a better rate? It's not too late to move that car loan to your credit union.

If your new car purchase has been within the last 5 months, we can refinance your purchase at our new car rates. Call the loan department for details (708) 957-1991 x 30

NCUA Deposit Insurance:

NCUA is the government agency that insures our credit union share deposits. Further legislation has extended the \$250,000 insured shares until December 31, 2013. 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.

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 \$250,000

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

SAFE DEPOSIT BOXES

Safe Deposit Box Sizes and Annual Prices

1	-	2 X 5	\$15.00
2	-	5 X 5	\$20.00
3	-	3 X 10	\$30.00
4	-	5 X 10	\$55.00
5	-	8 X 10	\$90.00

Hours for opening and accessing safe deposit boxes.

Mon., Tues., Thurs., & Friday

9:30 AM—4:30 PM

All sizes of boxes are not always available. Please call ahead to make sure the size you are wanting is available.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Winter Storm and Safety Issues

Winter brings its cold and snow. It also brings several items of safety for our staff and members. Since you will be bundling up more, please be aware that our guard may ask you to remove hats and scarves before entering the building. This will ensure not only you remain safe but other members and staff too.

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) could 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.**

ATM Machine

As you may have noticed our ATM machine is not where it used to be. It was vandalized. It was completely ripped off the foundation and dragged across the drive-up lane and pulled into the lower level of our parking lot. The machine was totally destroyed. The vandals did not get any money from the machine but they have really destroyed something our members need. We are working with the Police to apprehend these vandals but in the meantime, this has been a real set back for us. It means we have to start all over again and order a new machine, have the site prepared, install alarms, cameras and other software. We know how important an ATM is for our members and we hope to have a replacement ATM ordered and installed early in 2010.

Please be patient...

a new one is coming as quickly as possible.



ATTENTION ALL MEMBERS

CHECK OUT OUR IRA OPTIONS



It is approaching Tax time and the perfect time to think about adding funds for your retirement. H-F Credit Union has great IRA options that will grow steadily over time. So when you think safe retirement investments.....Think H-F CU.

Regular Share IRA: This account has no minimum balance and is best used with payroll deductions. Nothing beats regular, systematic deposits toward your future. Dividends are a variable rate and are calculated on the average daily balance in the account. Dividends are paid Quarterly.
Certificate IRA: This account has a minimum balance of \$1,000 and unlike our other certificates, allows additions to the certificate at the end of each quarter. The certificate rate is set monthly, but will remain fixed once the certificate is purchased until maturity.

H-F CU has Traditional IRA's, Roth IRA's, and Coverdell ESA's. Traditional IRAs are more attractive than ever because expanded income limits mean more people will be able to make tax-deductible contributions. In addition, penalty free withdrawals are allowed for qualified higher education expenses and for a first-time home purchase.

Contributions to the Roth IRA or Coverdell ESA are not tax-deductible, but the accounts offer the opportunity for tax-free earnings.

Your tax adviser can offer more guidance on which type of IRA may be best for your needs. Please stop by or call us today for more information on the benefits of an H-F Credit Union IRA.

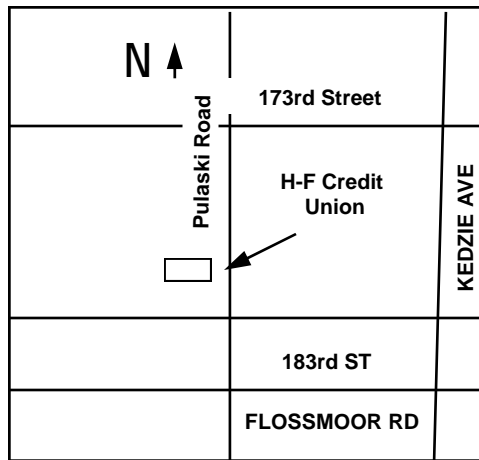
H-F Credit Union

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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



HOLIDAY CLOSINGS

Thurs. Dec 24, 2009	Christmas Eve Day
Fri. Dec 25, 2009	Christmas Day
Thurs. Dec 31, 2009	Close at Noon New Years Eve
Friday Jan 1, 2010	New Years Day
Monday Jan 18, 2010	Martin Luther King Day
Monday Feb 15, 2010	President's Day



CU Travel Money Cards are Here!!

Travel Money Cards are Pre-Paid Visa Cards that you can reload. They can be loaded in denominations from \$100.00 minimum to a \$5,000.00 maximum. These cards are good virtually everywhere Visa is accepted, including Hotel, Car Rentals, ATM machines, and pay at the pump Gas Stations.

This is great to send the kids at college, give to your teens for shopping or whatever else you may think of. Ask our tellers for further details and to purchase one today!!!