



Notes of Interest

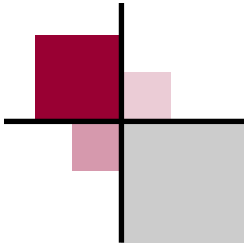
Special points of interest:

- Rates
- Baby news
- Compliance
- New Cards
- Return Policy

Meet your new Board President



Richard "Dick" Wilcox was recently elected as the Board President of the Hardin Community Federal Credit Union. Dick has served on the Board of Directors since 1996, "I am proud to serve as the new Board President and welcome your thoughts and comments." "Dick has served as our Treasurer for many years and was an outstanding choice by our Board of Directors to succeed Doug Clark as our President" stated Matt Jennings, CEO of the Credit Union. "His wealth of knowledge regarding financial reporting and forecasting, asset liability management as well as organizational structure is exemplary, not to mention his standing within our community as a farmer and respected leader."



Home Equity Line of Credit

A Equity Line that works for you!

Now is a great time to tap into the equity of your home. With rates low and an unsteady market, just knowing you have a Home Equity Line of Credit can be a useful cushion. It is a great tool to pay off high interest rate credit cards or to remodel your home. Why not let your home work for you? With great rates, low closing cost and fast, friendly service there is no reason not too. Login or call Cinda, Jennifer or Jessica today.

Don't forget if you are out shopping for a new Auto this summer check with us first. We can have you pre- approved with a great rate in no time. A great way to make your shopping experience an easy one. Login or call today for more details.



Compliance Certification

Jennifer Nelson, Loan Officer at the Main Office recently attended and completed compliance training in Atlanta, Georgia. After intensive training and testing Jennifer graduated as a Certified Credit Union Compliance Expert. Jennifer has been with the Hardin Community Federal Credit Union since 1996 where she has served as a Loan Processor and Compliance Officer prior to her current position. Jennifer joins Andrea Good, Collections/Compliance manager with this Certification for the Credit Union.

Remember that it only takes \$5.00 in a savings account to be a member and enjoy all of it's rewards.

Return Policy

If your account becomes overdrawn a total of \$50.00 or more your check will be returned, this includes any fees. If your account is overdrawn a \$1.00 or less there will not be a NSF fee charged to your account. If your account is overdrawn and you need to make arrangements to pay, please contact Tammy Sherman at 419-675-2322.

New Cards

We now have new Prepaid Cards that are reloadable. These cards are perfect for vacation. If your card is lost or stolen your money will be refunded. Stop in for more details.

Congratulations

Congratulations to Supervisory Committee member Ed Rogers and his wife Jennifer on their new baby boy Nick.

Also congratulations to Board Member Ron Rogers and his wife Cindy on their new baby girl Ella.



Rates

Regular Shares

.75%

Money Market

1.26%

Variable IRA

3.21%

Interest Bearing Share Draft

\$500-\$1499.00 .50%

\$1500.00 + 1.25%

All rates subject to change without notice