



WINTER 2010

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union  
101 Marietta Street, Suite 140  
Atlanta, Georgia 30303



JOIN US for our  
**59th ANNUAL MEETING**

on February 23rd  
9:30 a.m.

We will have a brief  
business meeting,  
some refreshments  
and of course, door prizes!



**'Skip A Payment' available  
for January 2010**

Did you forget about some of those bills that would come due in January? Did that one extra furlough day throw you into a negative cash flow position? We want to help you by allowing you to "SKIP" the month of January on your Human Services ECU VISA card....simply follow the easy steps printed on your monthly bill and don't hesitate to call Tracey 404.965-2740 (option #1) if you have any questions.

## The "NEW" NORMAL

I've often heard the saying "all that was old is new again", it sure seems to be ringing true these days. I remember grandpa telling us as kids that wise people save until they have the money to buy things...not like the new 'wippersnappers' that just go out and spend, spend, spend.....And grandma use to save wrapping paper that wasn't too wrinkled or ribbon not overly worn to use on other gifts. Those were the 'old' standards that most of us grandkids thought to be a bit silly, but our parents told us stories of doing without during the war years and even how our grandparents survived during the depression.

Quite frankly, I don't think most of us are required to go to the extremes that our families went through, however it does give us pause to remember that many times things were sacrificed for us and that perhaps we have become a tad bit spoiled with all the latest whistles and bells.

After the mortgage and financial crisis we recently experienced, the "NEW" normal may resemble more of the "old" normal: doing with less, budgeting for larger purchases and simply enjoying people more than things.

Let me assure you that here at Human Services ECU we continue to be mindful of our members' needs and will assist when and where possible to reduce debt, increase savings and realign obligations so that the recurring days of furlough will not have a drastic effect on you. Like you, we are resilient and committed to ethical principles...even in difficult times. Let us know how we can help your specific situation.

### \$10 for Referrals!

**WE HAVE MONEY TO LEND...  
AND WANT YOU TO HELP!**

Refer your friends (co-workers, spouse, adult children, you can even get new members to JOIN!) and for every loan closed with your REFERRAL you will earn \$10. It can add up quickly and you can prove that perhaps there really IS still a "free lunch" out there!

## How to Improve Your Credit

- Put yourself on a planned spending course. PLAN where you want your money to go.
- Pay bills on time...and for the full amount of payment
- Stop opening new credit lines: "LESS" is BEST!
- Pay down unsecured debt. (Keep balances below 50% of available limits.)
- Ask yourself if the purchase is a 'want' or a 'need' (usually it's the former).

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### HOURS:

9:00 am-4:00 pm, M/T/Th/F  
 10:00 am-4:00 pm, Wed.

**PHONE:** (404) 965-2740

**FAX:** (404) 965-2745

**CU-24:** (800) 806-7903

**WEBSITE:** www.hsecu.org

### E-MAIL:

memberservices@hsecu.org

## NOTICE OF CHANGE IN CREDIT LIFE INSURANCE

Dear Member:

This is to inform you that the rates for Single and Joint Credit Life coverage on any insured loan(s) you have with the credit union will be increased effective March 1, 2010. The reason for the rate adjustment is simply one of needing additional premium to pay the increasing number of claims that are occurring. The new rates per \$100 of monthly outstanding balances are: Single Life \$0.07, Joint Life \$0.105. (This increase is from \$0.06/\$0.90, respectively)

There is no action necessary on your part to continue your coverage, if you already have it. In the event you want to add this coverage, please notify the credit union.

The credit insurance program has been successful in the credit union. It has provided benefits for many of the members and their families when there was a death or disability, and the increase in premium is small in relation to the benefits provided.

*Board of Directors, Human Services Credit Union*

### CLOSINGS and SPECIAL DATES:

**January 1st** ..... **New Year's Day**

**January 18th** ..... **Martin Luther King, Jr's Birthday**

**February 23rd** ..... **ANNUAL MEETING starting at 9:30 a.m.**  
**(office will open for business at NOON)**

**March 14th** ..... **Daylight Savings Time**  
**(remember to set your clock back!)**

