

SPOTLIGHT is a quarterly newsletter published by:

Human Services Employees' Credit Union

55 Marietta Street, NW, Suite 200

Atlanta, Georgia 30303



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HOURS:

9:00 am–4:00 pm, Mon.–Fri.

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PHONE: (404) 965-2740

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New Year's Resolutions

✓ **REFINANCE** your current auto loan held at another financial institution with Human Services ECU and save money. Hurry—this offer will not remain for very long! If you financed your car elsewhere, we want to lower your current rate by as much as 3% if you qualify. Our 'floor' is **4.95%* APR**. Our loan officers stand ready to assist you in saving you money.

✓ **PURCHASE** that new vehicle for as low as **4.95% APR*** for up to 60 months. This is such a low loan rate, we want you to take advantage of it before it disappears. Simply call us at 404/965.2740 ext 501 or 503 or apply online at www.hsecu.org and get pre-approved before you start looking for that new vehicle. No other discounts apply while rates are this low!

✓ **ROTH IRA** Want to start a ROTH IRA account that you forgot to save for? Or do you need money to pay those unexpected Income Taxes? We have created a special loan just for you from February 1st to April 1st. Rates are as low as **9.75% APR*** for 1 year when you borrow for these reasons.

✓ **SAVE** with Human Services ECU's special 1-year certificate at **4.5% APY**** (**5.5% APY**** for IRA accounts), \$2,000 minimum. Take advantage today and let your money earn more money!

✓ **ATTEND** the Annual Meeting on Tuesday, February 20th. We will be starting at 9:30 am with Refreshments, Door Prizes and Director Elections. Last year one of our members suggested a way to participate 'long distance' so, this year for those outside of the Atlanta area, please submit the coupon at right for a drawing for a special door prize.

LONG DISTANCE COUPON

Name _____

Address 1 _____

Address 2 _____

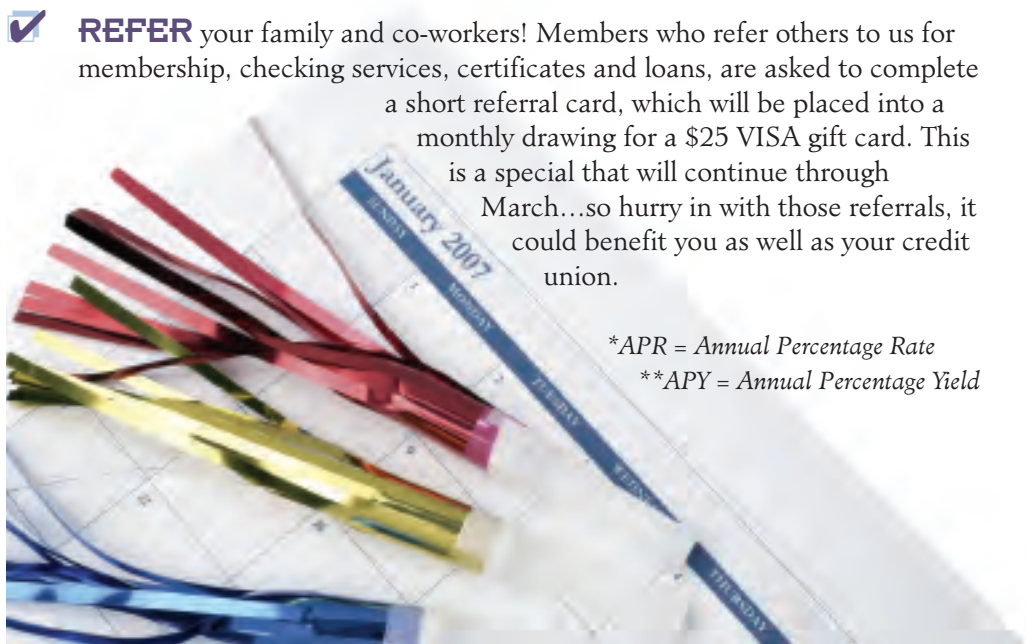
Phone _____

Account Number _____

✓ **REFER** your family and co-workers! Members who refer others to us for membership, checking services, certificates and loans, are asked to complete a short referral card, which will be placed into a monthly drawing for a \$25 VISA gift card. This is a special that will continue through March...so hurry in with those referrals, it could benefit you as well as your credit union.

*APR = Annual Percentage Rate

**APY = Annual Percentage Yield



For Your Consideration. . .

Another year, another set of goals and resolutions....and so it goes. But before you decide it's not worth the effort, please look over Human Services ECU's list of Member Resolutions (on page 1) and see how we can help you. Saving more is always the top on everyone's list, however it seems to slide into last position after the bills arrive. Well, bills must be paid, but paying yourself **first** is made a lot easier when you allow payroll deduction to help build your savings. Start your holiday, vacation or IRA account EARLY in 2007 and watch the peace of mind it gives you as you see it grow.

Lending is always an interesting area of competitive value, and we believe that our low rates, coupled with personable, quick service will afford you the 'added value' most of us seek when transacting business. The board of directors is acutely aware of some of the predatory lending practices around, and are proud of the ethical decisions our loan officers make based on their experience and the policies established by the board. Our goal is simple: to loan whenever possible. When the answer is 'not now', we hope that the message is taken to heart and steps are made to effect a "yes" the next time. There are no substitutes for creditworthiness and a sound repayment record. Please make an appointment with one of our loan officers if you want to discuss your situation, we want to empower you to achieve.

Finally, as we begin another year, the Board and Staff join together in wishing you and yours a New Year filled with many blessings!

Elaine Robbins, President/CEO



Margaret on Marketing

Hi Guys! I am new to Human Services ECU and am excited to be a part of such a wonderful organization. The people I've met throughout the state have been so inviting and helpful in teaching me how they work with the public. DHR is truly fortunate to have so many talented, considerate and hard working employees! I'll be conducting some Lunch N Learn programs at the credit union on the last Thursday of the month and invite all in the vicinity to bring their lunches and come to learn more about financial issues, security and your credit union. For those outside the area, it may be possible to bring the training to you (schedule allowing) at no cost, of course! I'm eager to meet you and serve your needs. I can be reached at 678.367.5898 or e-mail margaret@hsecu.org.

TURBO TAX

In an effort to help you simplify tax filing, we have teamed up with TURBO TAX again this year. Simply go to our website: www.hsecu.org and navigate to the links and resources page and click on Turbo Tax. It is hassle-free, fast, professional, and no upfront charges...the small fee will come out of your refund, which will then be deposited directly into your Human Services ECU account in approximately 10 business days (or faster!).

Happy New Year!!

CREDIT UNION CALENDAR

JANUARY						
SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3 open at 10: a.m.	4	5	6
7	8	9	10 open at 10: a.m.	11	12	13
14	15	16	17 open at 10: a.m.	18	19	20
21	22	23	24 open at 10: a.m.	25	26	27
28	29	30	31			

FEBRUARY						
SUN	MON	TUE	WED	THU	FRI	SAT
			open at 10: a.m.	1	2	3
4	5	6	7 open at 10: a.m.	8	9	10
11	12	13	14 open at 10: a.m.	15	16	17
18	19	20	21 open at 10: a.m.	22	23	24
25	26	27	28 open at 10: a.m.			

MARCH						
SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7 open at 10: a.m.	8	9	10
11	12	13	14 open at 10: a.m.	15	16	17
18	19	20	21 open at 10: a.m.	22	23	24
25	26	27	28 open at 10: a.m.	29	30	31

APRIL						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4 open at 10: a.m.	5	6	7
8	9	10	11 open at 10: a.m.	12	13	14
15	16	17	18 open at 10: a.m.	19	20	21
22	23	24	25 open at 10: a.m.	26	27	28
29	30		open at 10: a.m.			

CREDIT UNION CLOSINGS:

January 15 Martin Luther King, Jr. Day
February 20 (until noon) . . . Annual Meeting
April 23 Confederate Memorial Day

Thursday Lunch 'n' Learns:

(Noon to 1:00 p.m. Bring a sack lunch to the Credit Union Training Room)

January 25 Preventing Identity Theft
February 22 Basic Budgeting Tips
March 29 . . . Which Checking Account is Best?

TO CONTACT US:

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