

New Service... Money Market Accounts

Money Markets Make Sense

If you're saving for a big-ticket item or looking for a place to park some money while you decide where to invest it, our money market account is just what you need.

Don't let the name scare you. Money market accounts are just savings accounts with a twist: You meet a higher minimum balance and you earn more money.

There are monthly withdrawal* limits but beyond that, our money market account works just like a regular share savings account. There's no time frame for maturity, so there's no penalty for early withdrawal. Your money is easily accessible.

If you have a large savings balance, it makes sense to make the most of it. Call and ask about our money market account today.

* A withdrawal is defined as cash, check, or transfer.



New Service... Teen Club – join in.. catch on.. get ahead!

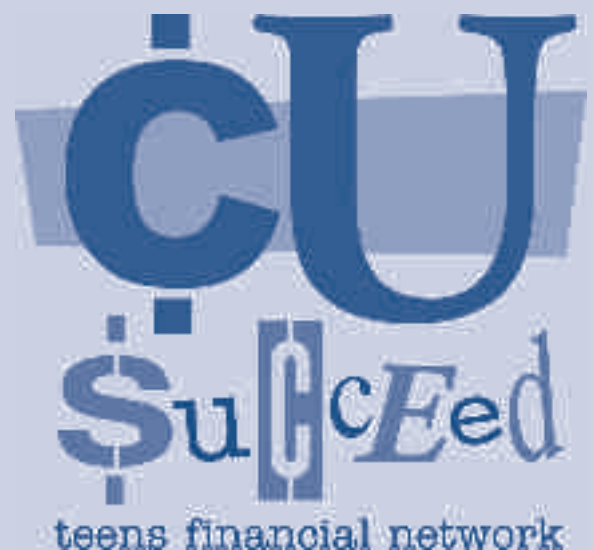
CU Succeed... an exciting program designed especially for teens, brought to you by HALLCO!

With CU Succeed teens can learn to manage their money and get valuable information on a wide variety of financial topics.

Everything is covered- from balancing a checkbook to funding a college education. Best of all, the program is fun, and FREE!

To join CU Succeed or to find out more, call or visit HALLCO or go to www.HallcoCu.org

For Age 13-17... Free t-shirt with sign up.



what's inside...

Privacy  Notice

Holiday  Closings

Our Mission – HALLCO Community FCU is a full service financial institution, providing cost effective products and personalized services to all members.

Official Notice

Your Right to Privacy

Notice Of Your Financial Privacy Rights

We, our, and us, when used in this notice, mean Hallco Community Federal Credit Union.

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- Share account
- Loan account
- Credit card account
- Safe deposit box
- Automobile lease we service
- Self-directed Individual Retirement Account

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control.

A *nonaffiliated third party* is a person we do not employ

or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

The Information We Collect

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

Information We Disclose About You

We do NOT disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

The Confidentiality, Security and Integrity of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

Information About Former Members

We do not disclose information about former members, except as permitted by law.



holiday closings...

Labor Day – September 3rd

Columbus Day – October 8th

Veterans Day – November 12th

Early closing - November 21st at 2:00 pm

Thanksgiving Day – November 22nd

Early closing – December 24th at 1:00 pm

Christmas Day – December 25th

holiday closings...

Contact Info and Locations

2601 Limestone Pkwy
Gainesville, GA 30501
Phone: 770-534-4255
800-849-4255
Fax: 770-534-8005

379 East Kytile Street
Cleveland, GA 30528
Phone: 706-219-4384
Fax: 706-219-4385

3560 McEver Rd, Ste. A
Gainesville, GA 30504
Phone: 770-531-5559
Fax: 770-531-1769

EZ-Line
24 hour audio response
770-532-5937
888-532-5937



Visit us online at www.HallcoCu.org

