



Take the \$50 Auto Loan Challenge!

HALLCO wants to be your Auto Lender!

Take the challenge: if we can't meet or beat your current auto loan rate, we'll deposit \$50* into your HALLCO account. All we need to know is the current balance, term and rate on any auto loan you have financed somewhere other than HALLCO.

Ask a loan officer for all details.

*Not valid for promotional rates of 4.9% or lower. Existing HALLCO auto loans are excluded. You must provide proof of your current rate before the \$50 is deposited into your account. All loans subject to approval.

Promotion not valid on loans below \$5,000.

Official Notice- Attention All Members

The Supervisory Committee of HALLCO Community FCU is conducting a verification of all member accounts, as of 9/30/2007. If there is an error or if you have a concern regarding your account, please send notification to:

Supervisory Committee

PO Box 908206

Gainesville, GA 30501

Please do not use this address for any other purpose. Sending payments or deposits to this address may delay credit to your account. All other correspondence should be directed to the credit union address.

Information About your Debit and ATM Card

How to respond when asked "Debit or Credit"? We recommend you say "Credit", here's why:

1. You will sign your name which will protect your PIN number from others standing in line and looking over your shoulder,
2. More merchants accept your card as a credit transaction,
3. Credit transactions work wherever you see the "MasterCard" logo;
4. Credit and debit transactions clear your checking account,
5. BE PREPARED!! Some merchants will require you to use your PIN number.

The only time you need to use your PIN is if you want cash back.

what's inside...

Too Good  to be True

Holiday  Closings

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

Are They too Good too Be True?

According to the Consumer Task Force for Automotive Issues survey, fewer than 1 out of 10 people who want 0% financing get the 0% rate. Why?

- High Credit Score Requirements
- Shorter Terms = High Monthly Payments
- Large Down Payments
- Forfeit Manufactures Rebate
- Limited Selection from Dealer Stock
- Less Trade-In Value

So which alternative is best – the dealer’s 0% loan or the credit union’s loan with the dealer’s cash back offer?

Following is an example of monthly payments for a \$22,000 new car loan at 0% financing and a \$19,000 loan including the \$3,000



manufactures rebate, both assuming 720+ credit score. What monthly payment can you afford?

Loan Amount	APR*	Term	Payment
\$22,000	0%	36 mo	\$611
\$19,000 (includes \$3,000 rebate)	5.50%	36 mo	\$574
\$19,000	5.75%	48 mo	\$444
\$19,000	5.90%	60 mo	\$366

Contact one of our qualified loan officers to discuss the best choice for you.

*APR – Annual Percentage Rate

We know Auto Loans! We Know Auto Pricing!

holiday closings...

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

Early closing – December 31st at 1:00 pm

holiday closings...

Contact Info and Locations

2601 Limestone Pkwy
Gainesville, GA 30501
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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
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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