

Message from the President



Thank you

By the time you receive this newsletter we will have said goodbye to 2007 and rung in the New Year.

2007 was a roller coaster ride for many financial institutions. Nationwide financial institutions made poor lending decisions which negatively effected both the institution and the borrower. I would like to personally let our membership know that HALLCO is not involved in this type of lending. Infact 2007 was one of our best years ever! In 2007 HALLCO funded more than 1000 new loans, opened 465 CD's, began offering Money Market accounts and designed a new CUSucceed Teen Club. Also we offer some of the best CD and Loan rates in town. Without your support and dedication to YOUR credit union, we could not have made such great accomplishments.

Myself along with management and staff of HALLCO would like to wish you and your family a Merry Christmas and Happy New Year.

'Tis the Season to Be Saving

Do credit card bills from the holidays leave you overwhelmed?

We can help.

A credit union Holiday Club account preserves the joy of the holidays by eliminating the financial stress of the season. Instead of charging everything at the last minute, save in advance for the holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover next holiday season. Come see us today to set up a Holiday Club account.

Having a Hard Time Making Your Car Payment?

Let us help!

Did you finance a car somewhere other than HALLCO in the past year or two?

Did you take advantage of a 0% financing offer but now can't afford the hefty monthly payment?

Are you paying a high rate through another lender?

Do you want the convenience of having your auto loan at the credit union?

If you answered "yes" to any of these questions, we can help. Even by pushing the interest rate on your auto loan down a percentage point or two, the money you save really adds up.

Stop in or call today to find out how refinancing at the credit union can benefit you.



what's inside...

Online  Bill Pay

Holiday  Closings

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

Just in time for the Holiday Season...**Online bill pay**

The holiday season is upon us. Amid the shopping rush and family festivities, it's sometimes easy to forget the little things—like paying the light bill for all those lawn decorations.

But we have something that can help you simplify - and survive - the holiday madness. Our online bill pay service is a convenient way for you to pay all of your bills from our secure website. It can save you time and money (stamps now cost 41 cents). Here's why you should try it:



Security

With online bill pay, you don't have to worry about bad Santas stealing your identity. According to research from the Aite Group, online bill pay through your financial institution is ten times safer than sending personal checks in the mail.

Time

In what little time you have during the holidays, do you really want to spend it writing out numerous checks? Online bill pay lets you pay your bills in minutes—literally. You can pay your first bill in two simple steps: add a payee (any merchant or person you need to pay) and schedule a payment.

Convenience

Online bill pay is a great time and money management tool. It allows you to pay all of your bills from our secure website. There's no remembering multiple passwords and jumping around to multiple websites to pay your bills. Plus, it integrates with your online banking account to give you complete history of your spending.

Saving

The holiday shopping can be hard on your pocketbook. So every little bit of savings helps, right? When estimating the cost of personal checks, envelopes, stamps and trips to the post office, some studies suggest you can save up to \$150 each year by using online bill pay.

Giving

For all your holiday shopping, you will probably spend dozens of hours looking for the right presents. If you are looking for the perfect gift for the hard-to-buy-for person, you can send a personalized Holiday Gift Check through online bill pay. It's easy for you, and special for them.

Simplify your holiday season by trying online bill pay. You can visit our website or one of our locations to learn more about online bill pay. Happy Holidays!

holiday closings...

New Year's Day – January 1st

Martin Luther King Day – January 21st

President's Day - February 18th

Memorial Day – May 26th

Independence Day – July 4th

Labor Day – September 1st

Columbus Day – October 13th

Veterans Day – November 11th

Early Closing – November 26th at 2:00 p.m.

Thanksgiving Day – November 27th

Early Closing – December 24th at 1:00 p.m.

Christmas Day – December 25th

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