

hometown

community spirit

HALLCO Community FCU



Message from the President

By the time you receive this newsletter we will have said good-bye to 2006 and rung in the New Year. With your support, we accomplished opening a new branch office in Cleveland, Georgia and FREE Bill Pay to the membership. Without your support and dedication to YOUR Credit Union, we could not have made such great accomplishments. Wishing your family a Safe and Prosperous New Year!

Once a Member, Always a Member

When life brings you the challenge of relocating or a change in employment, there's one thing you won't have to worry about...finding a new credit union. No matter where you go, you can stay with us. That's because of our "once a member, always a member" policy. In addition, online banking access makes it even easier to stay on top of your account status.



what's inside...

Free Bill Pay

Holiday Closing

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

Now Available...

FREE Bill Pay

Tired of writing out the same checks each month, only to find yourself scrambling to the post office to get them mailed in time? Electronic Bill Pay service available now at HALLCO.

With a few clicks of the mouse, you can simultaneously pay your monthly bills online. It's easier to keep a balanced checkbook this way and you no longer have to search through bill stubs to find the information you're looking for. The best part—once you've entered whom to pay bills to, you'll never have to enter that information again.

Bill Pay allows members to schedule payments in advance, so bills get paid even when you're on vacation or away on business. Payments take about five business days to arrive. Electronic payments could process sooner.

If you're worried about security, don't be. HALLCO's web browser has sophisticated



encryption that's very secure. Electronic payments are covered by the Federal Reserve's Regulation E—which protects members against fraudulent activities. The liability is \$0, but reviewing monthly account statements and letting HALLCO know of any fraudulent activities is the members' responsibility.

Why not give Bill Pay a try? Visit our web site at www.hallcocu.org or call HALLCO today and we'll give you everything you'll need to get started. And say goodbye to those gummy postage stamps—you won't need them anymore.

holiday closings...

Martin Luther King Jr Day – January 15th

Presidents' Day – February 19th

Memorial Day – May 28th

Independence Day – July 4th

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



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