

Newsletter

Fall 2009



Visa® Value With No Surprises

Surprises are great, except when they come in the form of high interest charges and hidden fees. That's why you should choose a Visa® credit card from HALLCO Community Federal Credit Union. You'll get great value and none of the surprises that are all too common with other credit cards.

Why not compare our credit card side by side with those offers you receive in the mail. If you look closely, you'll find that we offer some of the lowest fees around. And our **low fixed rate** isn't a teaser that will make a surprising leap at the end of the short promotional period.

Enjoy benefits like:

- 25-day grace period
- No annual fee
- No balance transfer fee



Use your HALLCO Community Federal Credit Union Visa® for all your holiday shopping. We believe your credit card should help you pay for your surprises, not be one. To apply for a Visa® credit card, log on to www.HallcoCU.org or call (770) 534-4255.

Why 177 Million People Worldwide Choose

CREDIT UNIONS

On October 15, credit union members around the world will join together to celebrate International Credit Union Day and this year's theme: *Your Money. Your Choice. Your Credit Union.* Do you remember why you chose HALLCO Community Federal Credit Union to be your financial services provider? It may be among many reasons shared by the 177 million people in 96 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At HALLCO Community Federal Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the 49,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Check out our Web site, www.HallcoCU.org, for more information about International Credit Union Day and prepare to celebrate the credit union difference.



Surviving Debit Card Fraud

Debit card fraud is a growing problem in the U.S. Debit card fraud is often more difficult to deal with because, when your debit card is used fraudulently, the money comes directly out of your account rather than an account owned by a credit card company. If the fraudulent charges exceed the amount of money in your account, you may be charged overdraft charges and you may bounce other legitimate checks.

If you discover fraud on your debit card, report it to the police and to HALLCO Community Credit Union as soon as possible. Ask us to cancel your debit card and issue you a new one with a different number immediately. You can also report the theft to the Federal Trade Commission by calling 877-FTC-HELP.

Balancing Your Checkbook in **Six Quick Steps**

Balancing your checkbook is one of the most fundamental tasks of good money management. It can help you protect yourself against overdrafts, help you find math errors in your checkbook register and make sure you catch any mistakes made in your account. If you have gotten out of the habit of balancing your checkbook every month, remind yourself of the steps and commit to reestablishing the habit!



1. Reconcile Your Checks

The first step is to see if there are checks that have not cleared your account. Sort your cancelled checks in check number order. Check off each cancelled check in your checkbook register or use the listing of your cleared checks on your account statement. Make sure that the amount you recorded is the amount which shows on the check.

2. Reconcile Your Deposits

Make sure each deposit shown on your account statement is recorded correctly in your check register. It is particularly easy to forget to record deposits made with direct deposit, so check carefully. Also, go through your deposit slips, paycheck stubs, etc., to make certain your account statement reflects all the deposits you made. Check off the deposits in your check register.

3. Reconcile Your ATM Withdrawals and Debit Card Purchases

Go through the same process with your ATM withdrawals and debit card purchases, checking off each transaction on your account statement in your check register. If the credit union shows transactions that are not included in your check register, record them now.

4. Record Interest Earned and Fees

Check your account statement for any fees and record them in your checkbook register. Also record any interest earned.

5. List Outstanding Checks

Add any checks that have not yet cleared your account back into the total on your check register.

6. Compare the Totals

This total should now match the total that appears on your statement.

Main Office

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

Cleveland Branch

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

South Hall Branch

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





2009 Holiday Closings

Columbus Day	October 12th
Veterans' Day	November 11th
Early Closing	November 25th at 2:00 p.m.
Thanksgiving Day	November 26
Early Closing	December 24th at 1:00 p.m.
Christmas Day	December 25th
Early Closing	December 31st at 1:00 p.m.
New Year's Day	January 1