



## A Meeting with a Difference

When was the last time you attended HALLCO's annual meeting? If your answer is "never" or "I can't remember" read on.

HALLCO invites every member to attend our—your—annual meeting. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

For nearly a century, the credit union annual meeting has been an essential part of the credit union movement's democratic structure. Indeed, you'd have to be a stockholder or a large commercial customer to attend such a meeting at a bank or other type of financial institution.

HALLCO's annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns and ask questions.

Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the people—professionals and volunteers—who run your credit union.

How is the credit union different from other financial institutions? Is the credit union launching new products or services? Is the organization facing special challenges?

Find out at the annual meeting. There's no better time to evaluate the financial condition of your credit union and to learn more about how you and fellow members save and borrow together.

When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

And when you attend HALLCO's annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges.

**Registration deadline – 4/25/08**

**Meeting date – Tuesday 5/6;**

**Location – Gainesville Civic Center Ballroom;**

**Time – registration begins @ 5:30**

**with dinner provided by Johnny's Bar-B-Que**

**Contact – Teena @ 770-534-4255 or  
email-admin@HallcoCu.org to pre-register**

**Door Prizes**

### Registration Form for Annual Meeting

Member Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Total Number Attending: \_\_\_\_\_

\_\_\_\_\_  
*Member Signature*

### what's inside...

Debit Card

Holiday Closings

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

## Clearing up Debit Card Confusion

How to respond when asked “Debit or Credit”? We recommend you say “Credit”, here’s why:

- You will sign your name which will protect your PIN number from others standing in line and looking over your shoulder,
- More merchants accept your card as a credit transaction,
- Credit transactions work wherever you see the “MasterCard” logo;
- Credit and debit transactions clear your checking account,

**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.

## New 1% Cash Back Auto Loan

Beginning April 1

Did you know that car dealerships receive a cash rebate for every car they finance? There’s nothing wrong with this but at HALLCO we believe there’s a better way. We want to pay YOU instead of the dealer! That’s right, the next auto loan you get through the credit union, we want to pay you 1% of the loan amount.\* So, if you finance \$20,000, you’ll receive \$200; \$15,000

you’ll receive \$150, etc. There are no tricks or hidden costs just cash back in your pocket-right where it belongs.



We’re changing the way you finance your next vehicle because we want your loan and are willing to pay YOU for it. So the next time you’re in the market for a new or used vehicle, think of HALLCO first and give us a call at 770-534-4255 or log on to [www.HallcoCu.org](http://www.HallcoCu.org) to apply.

\*The 1% cash back offer applies to loans used to purchase a vehicle and is not available on refinanced loans. All loan approvals are subject to normal underwriting guidelines.

### holiday closings...

**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  
**Early Closing** – December 31st at 1:00 p.m.  
**New Years Day** – January 1st

### 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](http://www.HallcoCu.org)