

Newsletter

Spring 2009

Renovations for Limestone Parkway Branch

HALLCO began renovations to our existing building as well as adding on a new Operations Center in fall of 2008 to our Limestone Parkway facility. We are pleased to announce the renovations and new Operations Center are complete. Stop by to see your new facility!

Car Buying Tips

- Decide make, model, options and color
- Get preapproved for loan from HALLCO
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- Keep good records as you shop
- Negotiate up from the dealer's true cost, rather than down from the sticker price
- Avoid dealer markups by financing at HALLCO

*Annual Percentage Rate offer does not apply to existing HALLCO loans. Rates may vary based on credit history, length of term, and age of vehicle financed.

Rates as low as
4.90%*
for '05 or newer models
financed or refinanced
for 60 months!



Join us for YOUR Annual Meeting

The entire credit union benefits when members participate. That is why we invite every member to attend our—YOUR—annual meeting. All members are equal owners of the credit union.

Our annual meeting is an occasion for management and elected officials to report to you, the owners. In addition, it is an opportunity for you to learn about the credit union's financial position, products and services, current business issues, and goals. You will meet face-to-face with the people who run your credit union.

Without your input, leaders can only guess what you and other owners want from your credit union.

Registration deadline
4/27/09

Meeting Date
Tuesday, May 5th

Location
Gainesville Civic Center Ballroom

Registration begins at 5:30!
Dinner will be provided!
Join us for door prizes.

Contact Teena at (770) 534-4255 or email admin@HallcoCU.org to pre-register

Detach registration form and bring to the credit union to register!

YES!
I will attend
the **ANNUAL**
MEETING

MEMBER NAME

ACCOUNT #

TOTAL # ATTENDING

Don't Get Taken for a Ride

If your credit history is less than perfect or if you haven't established credit, don't fall prey to lenders promising auto loans to anyone—good credit or not. These lenders may give you a loan, but you will pay a steep price. The finance rates they charge often are considerably higher than rates charged on a credit union loan.

If you are not sure you can get an auto loan, don't assume these lenders are your only option. Check with HALLCO first. We might save you from being taken for a ride. Call or visit HALLCO today.



THE MAGIC OF SAVING

Hocus-pocus-my money grew! Well, maybe it's not that easy to save, but if you teach kids from a young age, it can be. As they grow to tweens and teens, they'll have one of the most difficult aspects of saving under their belt—being consistent.

Here are just a few ways to help teach kids of different ages about the magic of saving:

- Have preschool age children sort different types of money into piles by color and size.
- Play grocery store or credit union/bank. Help them use a pretend cash register.
- At the grocery store, let kids of all ages help you shop. Teach them how to comparison shop—for example, show them that for every \$4.99 box of cereal, there may be similar brands on sale for half as much.
- As kids get older, share sales receipts and bills that you receive for items or services you've purchased for them.
- If you decide to pay your kids an allowance, don't just establish one as parents. Sit down with them and discuss allowance amounts

and what they should use their allowance for. The amount is your call, but allows them input. One idea is to have children set aside part of their allowance for spending, part for saving, and part for sharing. Clarify what you'll pay for and what they should be responsible for. For example, when you're at the movies, maybe you agree to pay for a small drink and popcorn, but the Milk Duds are on them.

- Show children what compounding interest means. Explain that as kids save, they're constantly earning dividends on their savings—on top of that, they're earning dividends on their dividends.
- As kids reach high-school age, clarify what you will pay for and what your children are responsible for. For example, your kids may want the newest style of tennis shoes that come with a really high price tag. Establish what you'd pay for athletic shoes—say, \$50. If they still want the more expensive pair, have them make up the difference. Often, once the responsibility of paying for items is on kids, the latest, greatest fashions aren't so important.

To help our younger members save and to learn good financial habits, we offer the Savasaurus Club, an account for members 12 years old and under and CU Succeed, an account for teens 13-17 years old. Visit www.HallcoCU.org for more information about the Savasaurus Club and CU Succeed.

Get your kids started right financially and see how many bunnies—we mean monies—they can pull out of their hats.



www.HallcoCU.org

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South Hall Branch

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Fax: 770-531-1769

EZ-Line

24 hour audio response
770-532-5937
888-532-5937



2009 Holiday Closings

Memorial Day – May 25th
Independence Day – July 4th
Labor Day – September 7th
Columbus Day – October 12th
Veterans Day – November 11th
Early closing - November 25th at 2:00 pm
Thanksgiving Day – November 26th
Early closing – December 24th at 1:00 pm
Christmas Day – December 25th

