



## Updated Website

We are very excited about our updated web page! For those of you who have been to the new page you can see the improvements and if you haven't been there we encourage you to check it out at [www.hardinfcu.com](http://www.hardinfcu.com). This web page update has been a long time coming and we are very happy with the outcome. We feel that it is very user friendly and easier to see what your Credit Union has to offer. When browsing around the new web page you will find all you need to know about the Credit Union. You are able to apply for loans and find out about any service that you may be interested in. You are able to contact us and learn a little more about the history of Hardin Community Federal Credit Union. Also coming soon is CU Easy pay which is another great product that we are going to offer our members. CU Easy pay is where you are able to pay your bills from your share draft account. It will be so convenient to sit down and pay your bills at one time from any PC with internet connection. CU Easy pay will be coming very soon watch for a launch date on the webpage. Please take advantage of all the updated webpage has to offer and we hope you enjoy it as much as we do!

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### Coming Soon!

We will soon be offering Visa gift cards! You will be able to pre pay a gift card from \$25.00 up to \$500.00. This will be an easy way to take care of those hard to buy for people on your shopping list. The fee for the Visa gift card is only \$2.50 and is good any where Visa is accepted excluding Hotel, Auto Rental, and Gas "pay at the pump". To learn more stop by or call. You may purchase the Visa gift card at either of our locations.

### Change in Insurance

The Disability insurance on loans has changed. Maximum coverage per loan is \$50,000.00 with a maximum monthly payment of \$750.00 this will become effective October 1, 2005. The increase in coverage is at no additional cost to our members. If you have any questions please feel free to call and talk to Cinda, Linda or Jennifer.

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#### Hardin Community Federal Credit Union

12837 ST. RT. 68 S. & 101 Jacob Parrott Blvd

Kenton OH 43326

419-674-4998 Or 419-675-2322

[www.hardinfcu.com](http://www.hardinfcu.com)

1-800-860-5704 CU ID: 129

Monday-Thursday 8:00am- 4:30pm

Friday 7:30am-5:00pm with extended drive-thru service until 5:30pm

#### Special points of interest:

- *Extreme Teens Club*
- *Rates*
- *Holiday Closing*
- *Point of Sale*
- *Halloween Contest*

# Extreme Teens Club is Here!

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Our new Extreme Teens Club is here and we are very excited to get teens more active in the Credit Union. This Club is geared for Teens ages 13-18 and has a lot to offer. The Extreme Teens Club consist of interest paid on savings over \$25.00, if interested in a share draft account they will receive the first box of checks free to go along with their free checking and free debit card. We encourage our teen members to take advantage of our updated website were they will have access to CU Succeed which is a great informational website designed just for teens. There will also be an Extreme quarterly drawing were someone will win a great giveaway. To become eligible for the drawing all you need to do is refer your friends and for every friend you refer you will get your name in the drawing. Every time you refer 5 friends your name will be entered six times. So the more you refer the more chances you have to win. You will also be entered into the drawing when you sign up. This is a very exciting teen program to help promote how to manage and save money for the future. You can sign up for the Extreme Teens Club at either of our locations.

## Welcome Baby!

We have a new addition to the Credit Union Family, we would like to welcome Trenton Edwards Rogers the son of Board Member Ed and Jennifer Rogers. Trenton was born on June 2nd and was 8 lbs. 10 oz and 21in long.

## Annual Halloween Contest

Our annual Halloween contest will be held October 24-27 at either of our locations. Bring all of your ghost and goblins in to enjoy all the fun. There will be prizes for everyone and the best dressed out of each age group will win a special prize. There will also be a special treat for the "All Star Kids Club" members!

## Point of Sale

The Point of Sale has increased on your MasterCard Debit Card. You are now able to use your card for up to \$500.00 a day on purchases. The ATM transaction of \$200.00 a day has stayed the same. Please keep in mind that if your card is lost or stolen to notify us immediately.

## Christmas Club

It's that time of year to sign up for 2006 Christmas Club. You are able to make deposits to your Christmas Club every week by coming in or through direct deposit. Stop by and sign up today!

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### RATES

**Regular Shares** 0.50%

**IRA'S** 1.76%

### Holiday Closings

*Columbus Day— October 10, 2005*

*Thanksgiving— November 24, 2005*

*Christmas - December 26, 2005*

*New Years— January 2, 2005*

