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*Hardin Community  
Federal Credit Union*

# NOTES OF INTEREST

*January 2010*



## NEW MONEY MARKET ACCOUNTS MONEY MARKETS ARE NOW TIERED!

\$500 to \$10000 **1.00% APY** • 10,001 to 50,000 **1.15% APY** • 50,001 to \$100,000 **1.20% APY**  
100,001 to 150,000 **1.25% APY** • 150,001 + **1.30% APY**

This is a great way to earn interest and have your money available.

**Reg Shares 0.50% • Variable IRA 3.21%**

**Interest Bearing Share Draft \$500 to \$1499 0.50% • \$1500 + 0.75%**

*We have  
Chakeres  
movie theater  
tickets  
on sale for  
\$5.00 and are  
good any time.*

Mark your calendars for this years **Annual Meeting March 13, 2010** at the Hardin County Armory dinner will be served by The Plaza Inn. Tickets will be on sale at all of our locations.

## IF YOU THINK YOU MAY NOT QUALIFY TO BUY A NEW HOME...



# THINK AGAIN!

**The First-Time Home Buyer Tax Credit\* up to \$8,000 has Now Been Extended!** The mortgage loan specialist at your Hardin Community Federal Credit Union will carefully take you step by step through the process of financing your new home.

**We can help you get the home of your dreams.** But you must get started now and take the first step! To qualify for this special credit up to \$8,000. you must be in

contract by April 30th and close your loan by June 30th, 2010. The First-Time Home Buyer Tax Credit is a limited time dollar for dollar credit. That means a taxpayer who owes \$8000 in income taxes and receives this \$8000 tax credit you would owe nothing to the IRS.

This US Government program has also authorized a tax credit up to \$6,500 for qualified repeat home buyers.

So if your thinking about moving into your first home or your next home take the first step and contact our office, Hardin

Community Federal Credit Union has the money to lend along with the knowledge and experience help make your dreams of a new home a reality.

**Call (419) 674-4998**

*Our Loan products include:*

- **First Mortgage Refinance**
- **Home Equity Line-of-Credit**
- **Home Improvement & Remodeling**
- **First Mortgage**

\*A first-time home buyer is a buyer who has not owned a principle residence during the three year period prior to the purchase.



## RATES

<b>Regular Share</b> .....	<b>.75% APY</b>
<b>Money Market</b> .....	<b>1.25% APY</b>
<b>Variable IRA</b> .....	<b>3.21% APY</b>

NCUA Insured. Rates subjected to change without notice.





# START A NEW NEST EGG

**OPEN YOUR NEXT IRA AT HARDIN**  
**Your IRA Savings are Safe , Secure and Federally Insured**

**IRAs** – Your Deposits are Safe and Secure at Harden Community FCU. Safety and soundness issues have really hit center stage in the banking world over the last few months. We want to assure you that your deposits at Hardin Community Federal Credit Union are safe, sound, and federally insured!

**IRA Options** – You can choose term or variable rate IRA options at Hardin Community FCU. For your safety and peace of mind, our IRA is federally insured for \$250,000 per account and each of our members receives this deposit protection. Hardin Community FCU offers Traditional, Roth, ESA (education savings account) and SEP IRAs.

Whether you are just getting started, already in retirement, or anywhere in between, your credit union can help for you plan a successful and enjoyable retirement.

**Visit any of our offices or call (419) 674-4998 and we'll help you Start your New Nest Egg Today!**

## WHEN WAS THE LAST TIME YOU UPDATED YOUR IRA BENEFICIARY? *Do you remember who it was?*

With the New Year upon us, now is a great time to confirm and make any necessary changes to your beneficiary information. For questions and to confirm your beneficiary, please call Paige at the Main Office at 419-674-4998 x1106.

## Welcome

**WELCOME KAREN STREETMAN.**

Karen is our new Teller Supervisor in our Bellefontaine office. Karen Resides in Bellefontaine.

The Board of Directors would like to welcome Karen to our Family and wish her the best of luck.

We invite our members to stop in to say hello.

## CONGRATULATIONS!

The Board and staff would like to Congratulate **Barbara Coder**, Logan Branch Manager on her storied career with the IGA Federal, Logan Community Federal and Hardin Community Federal Credit Union.

Barb served the Credit Union and its members for over 30 years and we would like to extend heartfelt congratulations, wish her all the best and thank her for her many contributions to the Credit Union over her long, full career. Tobi Collins will be serving as Interim Branch Manager at our Bellefontaine location.



## HOLIDAY CLOSINGS

Martin Luther King Jr. Day – January 18  
President's Day – February 15  
Memorial Day – May 31