

**SPECIAL
POINTS OF
INTEREST:**

- **Welcome**
- **New Service**
- **Rates**

Notes of Interest

JUNE 2006

LOANS, LOANS, LOANS!

No matter what your loan needs may be this summer we have you covered! We are offering great rates on Auto, Motorcycle and RV loans. We also have excellent rates on Signature loans for you to use however you need this summer. For those of you who are home owners let your home work for you, you can use the equity in your home to get a great rate with either our Variable or Fixed rate home equity line of credit. No matter what your loan needs may be, our friendly, knowledgeable loan staff will be more than happy to help. Call Cinda, Linda or Jennifer for more details.

Coming Soon!

We are very excited to announce that we will soon be offering Shared Branching! What does this mean? You will be able to go to any Credit Union that participates in Shared Branching and make a deposit, withdraw or payment to any of your Hardin Community FCU accounts. This will be very convenient for our members who are on vacation or that go to Florida for the winter. Keep watching for more information, we hope it will be up and running soon!

Estate, Guardianship, and Trust Accounts

The Credit Union is able to offer Estate, Guardianship and Trust Accounts. What would you use these accounts for?

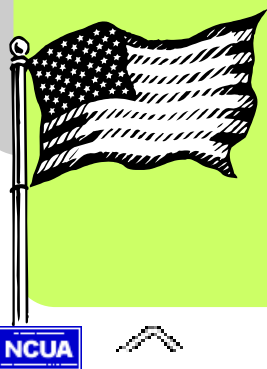
Guardianship accounts are set up for members with disabilities or minors who receive government benefits.

Trust and Estate accounts are set up by a trustee, executor or administrator and have legal title to funds. You must apply for a TIN # with the IRS before setting up this account. The legal entity owns the funds.

If you have more questions about these accounts please feel free to call Jessica Minter at 419-674-4998, she will be more than happy to help.

Welcome

We would like to welcome Jason Marsico to the Credit Union. Jason just finished his freshman year at the University of Miami in Ohio where he is studying Business. Jason will be working through the summer at the Branch, stop by and say Hi!



Rates

*Regular
Shares
0.75%*

*IRA'S
2.75%*

*Money
Markets
1.25%*

*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

*1-800-860-5704
CU ID: 129*

*Hours:
Monday-Thursday
8:00—4:30
Friday 7:30-5:00
With extended Drive-
Thru service until 5:30*



New Investment services being offered with Brian D. Phillips of Financial Matters

We are very excited to announce that we are now offering Investment Services! Brian Phillips is the owner of Financial Matters and is a LPL Investment Advisor Representative. Brian will be accepting appointments and is available to meet at either of our locations or at your home. Brian works with individuals to help with retirement plans or to help save for college tuition and has many different options to fit what works best for you. He also is available to small business owners to help with setting up a 401K for your employees and much more. A few services that Brian will be offering:

- **Fixed Annuities:** This is designed for longer term investors who do not want any market risk and want tax-deferred growth.
- **Equity-Indexed Annuities:** This is designed for longer term investors who would like returns linked to the stock market without the downside market risk and want tax-deferred growth.
- **Variable Annuities:** This is designed for longer term investors who want to achieve maximum returns over time and who want tax-deferred growth.
- **Mutual Funds:** This is designed for longer term investors who want to pursue maximum potential returns over time.

A few questions you might want to ask yourself. Have you reviewed your retirement plan lately? Do you know what a mutual fund is and how you could benefit from it? Did you know you can invest as often as you would like from your Credit Union checking account? Have you changed jobs lately and need to do something with your old 401K? If you would like to have any of these questions or any other investment question answered, Brian will be more than happy to sit down and talk with you. Brian can show you how to get the most out of your money and to make your money work for you. Please plan on taking advantage of this great new service the Credit Union is offering. To set up an appointment you may do so by calling Brian at 419-674-7247 or by calling either of our locations.



Securities offered through Linsco-Private Ledger (LPL), member NASD/SIPC
Not NCUA insured, may involve loss of principal, no Credit Union guarantee

