



Money Talks



January 2009

Habersham Federal Credit Union is pleased to announce the newest member benefit ***ACCEL Members Financial Management***

You are a valued member of Habersham Federal Credit Union, and we are committed to serving you. As a benefit of your membership, we are providing you with FREE access to money management and financial education services.

Habersham Federal Credit Union has teamed up with ACCEL, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.

As a member of Habersham Federal Credit Union, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

ACCEL can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

ACCEL counselors are available Monday through Thursday from 8:00 a.m. to 10:00 p.m. (EST), Fridays from 8:00 a.m. to 7:00 p.m. and Saturdays from 9:00 a.m. to 1:00 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the Web at www.accelservices.org.



We've Got Money to Lend!

In an economic climate where many financial institutions have run into trouble and are drastically cutting back on their lending, Habersham Federal Credit Union is still here to meet members' lending needs. Like most credit unions, we never engaged in sub-prime lending and other risky lending practices. Our conservative approach to lending has kept us in a position to make loans to qualified members as we always have.

We have no Wall-Street investors or other stockholders. As a member-owned, not-for-profit cooperative, we are still strong and well-positioned to serve our members. If you need an auto, home or other loan, visit your credit union first. You'll find low rates, convenient terms, personal service and a secure and stable financial institution.

We Do Mortgages

Are you looking to purchase or refinance a mortgage? Look no further than Habersham FCU. We can put you into your dream home or save you money on your current mortgage by refinancing to a lower rate and/or shorter term. At Habersham FCU, we take your mortgage needs seriously.

Payroll Deduction

The No-Excuse Way to Save

Do you usually begin a new year with a determination to save? Do you typically find yourself at the end of the year with a pile of excuses instead of a pile of money? This year, try the no-excuse way to save. Payroll deduction into your Habersham Federal Credit Union savings account makes it easy to pay yourself first. You'll save without having to make that decision every month.

When you sign up for payroll deduction, you can authorize a monthly automatic transfer of an amount you choose to any of your Habersham Federal Credit Union savings accounts, including:

- Christmas Club Account
- Uncle Sam Account
- Regular Share (Savings) Account
- Individual Retirement Account



It's Annual Meeting Time Again

All Credit Union Members are invited to attend the Annual Meeting of Habersham Federal Credit Union on March 10, 2009.

With the economic crisis continuing, do you feel like it is time for some good news? If so, come to Habersham Federal Credit Union's Annual meeting for a first-hand look at just how strong your credit union is. You'll hear reports of what has been happening at the credit union over the last year – reports that will help you feel confident in our safety and stability. You'll also have the opportunity to help elect our volunteer board of directors to serve the credit union in the coming year.

This year's meeting will include **Cash Door Prizes** and food catered by **The Varsity**.

- Date: March 10, 2009
Location: The New Fairview Elementary School on Cannon Bridge Road
Time: 5:00 p.m. - 6:00 p.m. Meal
6:00 p.m. - 6:30 p.m. Registration
6:30 p.m. Meeting Begins

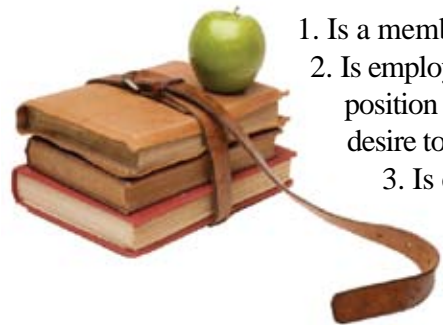
Please R.S.V.P. by February 24, 2009 for reservations. You may respond via email to: lholbrook@habersham.k12.ga.us, or via phone at: 706-754-3680.

Carol A. Caldwell Scholarship

Habersham Federal Credit Union has honored Carol A. Caldwell by establishing an annual scholarship that will be awarded each spring at the Annual Meeting. The scholarship, in the amount of \$1,500, will be awarded to an individual or individuals who meet the following criteria:

1. Is a member of Habersham Federal Credit Union
2. Is employed by one of our member groups in a non-certified position serving public education, and demonstrates a sincere desire to serve in the classroom
3. Is enrolled in a college program which will lead to teaching certification

Please contact the credit union office for an application.



420 West Louise Street
Clarkesville, GA 30523

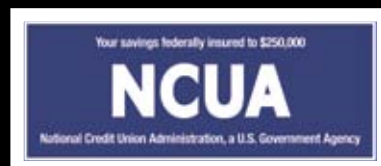
Mailing Address
P. O. Box 2645
Clarkesville, GA 30523
(706) 754-3680
Fax: (706) 754-8413

Hours of Operation
Monday-Friday
Drive-thru:
8:30 a.m. - 4:30 p.m.
Lobby:
9:00 a.m. - 4:30 p.m.

www.habershamfcu.com

Holiday Closings

January 19
Martin Luther King, Jr. Day



Just as the FDIC insures deposits in banks, the NCUA (National Credit Union Administration), a federal agency backed by the full faith and credit of the United States government, protects your savings at Habersham Federal Credit Union with insurance of up to \$250,000 on general deposits and up to another \$250,000 on retirement accounts. In the entire history of the NCUA, not one credit union member has lost a single penny of their insured savings.

